#### INTRODUCTION

This book was designed to help you prepare for the upcoming deployment and to provide you with helpful information covering a wide range of topics. It is not intended that you begin by reading this entire guide. You should however, **get to know the Table of Contents very well.** When doing so you will learn two things. First, you will see that there are things you need to immediately investigate more deeply and second, you will know where to turn for help when the need arises.

Deployment missions are activities that separate families. For the Navy service member, six to eight years of separation from family can be anticipated during the first twenty years of enlistment. Knowing and expecting those separations does not proportionately decrease the vulnerability and fear experienced by so many. Deployments are traumatic and can become progressively more difficult with each succeeding deployment.

All human beings experience some form of separation in their lives. Without the experience of separations, we would not be the autonomous, capable individuals that we are today. Hopefully, from those previous experiences with separation, we have learned some techniques or skills to successfully survive future separations without total fear of losing ourselves despite the fact that it never gets easier. Most family relationships will survive these separations; only a few will not. Preparing for the deployment may help you to be among the majority. To help those who will experience their first deployment and to shore up those of us who have been through it before, this book will covered issues such as: solving the myths of deployment, the emotional stages of deployment, methods to cope with those various stages, expectations, sharing as a couple, problem, developing relationships, feelings, letter writing, resources, medical/dental information, telephone numbers, and much, much more.

Husbands and wives (and children, if they are old enough to understand) are encouraged to study the book together. Most of this book is designed to be a handy guide for those of us who are left behind. However, there is information for the Sailors, as well as information that the Sailor needs to make sure the family has before deployment.

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"What we want to avoid after a deployment is an official change-of-command occurring on the front doorsteps."

Alice Snyder, Ph.D. Deputy Director Navy Family Services Center Norfolk

SECTION I

#### SMOOTH SAILING INSURANCE

Plan ahead. This is one of the keys to successful deployment. There are many things you could and should do individually and as a couple before the cruise. This will prevent the one left behind from feeling they have to handle it all alone. It will also keep the deploying service member from worrying about all the things left undone.

The best place to start is at your command's pre-deployment fair and briefing. If you have not been to a pre-deployment briefing recently, plan on attending the next one. Topics discussed during a pre-deployment briefing are informative -- from the mission of the command on this deployment to the point of contact if your allotment check is late.

Then, read this book. Mark or highlight passages you find particularly interesting or helpful. Some parts you may want to re-read or post on the refrigerator, just in case an emergency occurs and you don't have time to find the page you need.

Have a "show and tell" day. Even if it's the dead of winter, learn how to start and operate the lawn mower. Ask your spouse to show you how to check the oil in the car and where to add brake and transmission fluid. Do you know how much air goes into your tires? Or how to change a tire? Learn these things <u>before</u> the ship goes out to sea.

Finally, before your spouse walks up that brow for the last time, make sure **YOU** are the one with the keys and checkbook. Once they have gone on board the ship, the US mail is the only way to get them back, and that can take 2-4 weeks.

So much will depend on your advance preparations. The more you can learn and accomplish before the deployment, the more confident both of you will be when parting time comes. Most importantly, take time to communicate your needs, spend quality time together, talk about the separation and of course, plan ahead.

#### PRE-DEPLOYMENT PREPARATION

No one can plan for every possible scenario that could arise during deployment, but there are many things that you should do to eliminate and/or prepare for different situations. This checklist will ensure that the most important things are covered.

#### **For the Service Member**

 Have you completed a Power of Attorney and provided your spouse with the original?
 Do you have an adequate allotment going to your spouse (will it cover the rent, utilities, grocery needs, bills, and other expenditures) or is your spouse the joint account holder at the financial institution where your direct deposit is sent?
 Does your spouse have a comfortable understanding of the check book and bill payments?
 Do you have a will and if so, have you provided your spouse with a copy?
 Do you have a copy of your spouse's will?
 Have you updated your Page 2?
Does your spouse know how to contact you in case of an emergency?
 Does your spouse know who to contact in case of financial hardship?
Do all of your dependants (age 10 and over) have a valid Military Identification Card? Is it valid through the deployment? Have you arranged for paper work for an ID card for any child who will turn10 before you return?
 Does your spouse know where to go for legal assistance?
 Does your spouse know where all the important documents are located?
 Does your spouse have all of your important information (social security number, rate/rank, command address, etc.)?
Do you know your spouse's important information?
 Have you made arrangements for someone to care for your children should your spouse be hospitalized or otherwise incapacitated and are these arrangements in writing?
 Does your spouse know where to go for medical and dental care?
 Have you given your home a security checkup?
 Do all window locks work?
Do the windows open or are they painted shut?

 What about the door locks?
 Does your spouse know how to operate the lawn care items? If your spouse is unable to do yard work, have you arranged for someone else to care for the lawn?
 Do you have the names and numbers of friends of your spouse?
 Do you have Homeowner's or Renter's Insurance? (Even in Military Housing you should have Renter's Insurance to cover liability and loss.) Record an answering machine message for your spouse.
For the Spouse
 Do you know the ship's mailing and e-mail addresses?
 Do you have a Power of Attorney and a copy of your spouse's will?
 Do you have a will and does your spouse have a copy of it?
 Do you have a working understanding of your bills and checkbook?
 Do you know where all the important documents are located?
 Do you know what to do in case of financial, legal or medical emergencies?
 Do you know all of your spouse's important information?
 Do you have at least one person locally to call in case of an emergency?
 Do you have phone numbers for both families?
 Do you know your Ombudsman's name and telephone number?
 Do you understand what the Ombudsman, Navy Fleet and Family Support Center, Red Cross, Navy/Marine Corps Relief Society, the Chaplain, etc., can do for you and when to contact them.
 Has the car's maintenance been discussed? Who will you take it to for repairs. (a complete Automobile checklist is located later in the manual).
Items To Cover Together
 Have children been included in discussions on where their parent is going, when he/she is coming home, and why he/she is leaving?  Have you given your home a security checkup?
 Do all window locks work?
 What about the door locks?
Is there adequate outside lighting for security and safety?

 Is the house, housing unit or apartment in good repair?
 Is the furnace/air conditioner clean and working properly?
 Is the hot water heater working properly?
 Are all of the kitchen appliances working properly?
 Does the washer, dryer and freezer work properly?
 Do your spouse and older children know where the fuse box or circuit breaker is located?
 Do you have extra fuses if necessary?
 Do you have the name and phone number of the appropriate person to call in the event of a problem? (Landlord, Housing Manager or Apartment Manager.)
 Do you have the names and phone numbers of reputable repair people?
 Does your spouse know where the main controls are for shutting off water and gas?
 Does your spouse know what to do and who to call in case of a gas leak?
Have the batteries in all smoke and carbon monoxide detectors been replaced?

#### THE STAGES OF DEPLOYMENT

#### 1. PRE-DEPLOYMENT

Stage 1: Expectation of separation (6-8 weeks prior to deployment.)

Some feelings: denial, fear, anger, resentment, hurt.

Activities: financial planning, car and home preventative maintenance, updating records of emergency data.

Stage 2: *Emotional withdrawal (1 week prior to deployment.)* 

Some feelings: confusion, ambivalence, anger, pulling away.

Activities: talking, sharing, fighting, setting goals to achieve during deployment.

#### 2. DEPLOYMENT

Stage 3: Emotional confusion (1-6 weeks after departure.)

Some feelings: sense of abandonment, need, loss, emptiness, pain, disorganization.

Activities: crying, loss or abundance of sleep and appetite, busy, goal activation.

Stage 4: Adjustment (Most of the deployment.)

Some feelings: hope, confidence, calm, less anger, loneliness.

Activities: establishing routine, establishing communications, self-growth.

Stage 5: Expectation of reunion (6-8 weeks prior to homecoming.)

Some feelings: apprehension, excitement, high expectations, worry, fear.

Activities: planning homecoming, cleaning, dieting, loss of sleep, completion of individual

projects.

#### 3. REUNION

Stage 6: Honeymoon (Day 1 until the first argument.)

Some feelings: euphoria, blur of excitement.

Activities: talking, re-establishing intimacy, readjusting.

Stage 7: Readjustment (6-8 weeks following return.)

Some feelings: uncomfortable, role confusion, satisfaction.

Activities: re-negotiating relationships, redefining roles, settling in.

## FEELINGS AND ACTIVITIES AT EACH OF THESE STAGES WILL BE DIFFERENT FOR EACH OF US AND THAT IS <u>OK</u>.

The following has been reprinted from <u>Proceedings</u> by permission: Copyright © 1987, U.S. Naval Institute. The information goes deeper into explaining the stages of deployment.

#### The Emotional Cycle of Deployment

#### By Kathleen Vestal Logan

"I am tired of being compared to Mr. and Mrs. Jack Smith of Paducah, Kentucky, married 23 years, local carpenter, who have never been away from each other more than four days, that being when their last child was born 11 years ago!" This comment by Navy Chaplain Nathan Ware reflects the frustration many Navy families feel in trying to understand and explain the emotional demands associated with Navy lift.

The Emotional Cycle of Deployment (ECOD) model describes changes in Navy wives' behavior and emotions during deployments of three months or more. Although it was initially developed for wives, the model has been useful in working with husbands and children as well.

The Navy has its own culture and traditions, and it is not helpful to compare military families to the civilian community. Most Navy wives, for example, have heard from a civilian friend or relative the comment, "You're so strong, I could never do it!" It makes them sound weird, like superwomen, when they are just doing the best they can under the circumstances. The ECOD presents a general picture. The cycle appears to be true for women most of the time, but each person is unique – so obviously there will be exceptions.

Some people have expressed concern that there seems to be too much emphasis on "negative" feelings. First, feelings are neither good nor bad, they simple exist. Only actions can be negative. For example, there is nothing inherently wrong with feeling angry; ways of coping with that feeling, however, can vary from abusing a child (negative) to discussing solutions to the problem (positive). Some feelings – like loneliness, resentment, depression, anger, and anxiety – are harder to identify and share. But they are part of Navy life, too, and will not go away simply because people try to ignore them. Acknowledging the whole range of feelings is the first step toward dealing with them in a healthy manner. Just because Navy couples live under abnormal circumstances does *not* mean they have to have sick marriages. In fact, experience supports the case that there is no stronger marriage than a good Navy marriage.

Getting ready for a deployment starts long before the husbands actually walk out the door. For a period of time, the women tend to ignore the deployment, fantasizing that somehow it will not happen; "Surely the ship will sink or he'll get orders to shore duty." Eventually, something happens to trigger recognition of the reality of departure, perhaps a flip of the calendar so that "The Date" is visible. At this point, the Emotional Cycle of Deployment begins.

Stage One – Anticipation of Loss: This stage occurs four to six weeks before deployment. During this time it is hard for a woman to accept the fact that her husband is going to leave her. She may find herself crying unexpectedly at songs, TV shows, and other such "Silly things" that would not normally affect her. These incidents allow her to release some of her pent-up emotions. There is a lot of tension during this period as both husband and wife try to cram in a multitude of projects and

activities: There are bikes and cars to fix, roofs to repair, deadbolts to install, garages to clean, family to visit, neighbors and friends to invite over, etc.

The wife will have some unexpressed anger, and the couple may bicker even though they usually do not. This can be upsetting if it is viewed out of context. Although unenjoyable, these arguments can be functional. They provide one way for the couple to put some emotional distance between themselves in their preparation for living apart. It is hard for a wife to feel warm and loving toward her husband when she is mad at him, and as one woman said, "It's easier to let him go." Other frequent symptoms of this stage include restlessness (productive), depression, and irritability. While women feel angry or resentful ("He's really going to leave me alone with all this"), men tend to feel guilty ("There's no way I can get everything done that I should be fore I leave.")

Stage Two – Detachment and Withdrawal: In many ways, this is the most difficult stage. It occurs sometime in the final days before departure. Such statements as, "I know I should be enjoying these last few days together but all I want to do is cry" indicates a sense of despair or hopelessness. The marriage is out of the couple's control. Although they push ahead trying to complete the list that never gets any shorter, the wife often feels a lack of energy and is fatigued. Making decisions becomes increasingly difficult.

During this time, the wife may experience some ambivalence about sexual relations. The brain says, "We've got to have sex; this is it for six months" while the heart may rebel, "But I don't want to be that close." Intercourse represents the ultimate intimacy in marriage, yet it is hard to be intimate when husband and wife are separating from each other emotionally. This can be especially difficult if it is seen as rejection rather than as a reaction to trying circumstances. The couple may find, too, that they stop sharing their thoughts and feelings with each other. This stage is most evident when departure is delayed for some reason. When asked if they enjoyed the extra time together, wives invariably respond, "It was awful!" The detachment and withdrawal stage is an uncomfortable time; Though both spouses are physically in the same house, emotionally they have separated. Wives think, "If you have to go, go." And husbands think "Let's get on with it!"

Stage Three – Emotional Disorganization: No matter haw prepared Navy wives think they are, the actual deployment still comes as a shock. An initial sense of relief that the pain of saying good-bye is over may be followed by guilt. They worry, "If I really love him, why am I relieved that he's gone?" They may feel numb, aimless, and without purpose. Old routines have been disrupted and without purpose. Old routines have been disrupted and new ones not yet established. Many women are depressed and withdraw from friends and neighbors, especially if the neighbors' husbands are home. They often feel overwhelmed as they face total responsibility for family affairs. Many women have difficulty sleeping, suddenly aware that they are the "security officer", others sleep excessively. A wife may feel some anger at her husband because he did not say, provide for her physical security by installing deadbolts.

Wives often report feeling restless (though *not* productive), confused, disorganized, indecisive, and irritable. The unspoken question is, "What am I going to do with this 'hole' in my life?" Whereas wives

experience a sense of being overwhelmed, husbands report feeling "lonely and frustrated." Unfortunately, a few women get stuck at this stage, either unable or unwilling to move on emotionally; they will both have and cause problems throughout the cruise.

Stage Four – Recovery and Stabilization: At some point, wives may realize, "Hey, I'm doing OK!" They have established new family patterns and settled into a routine. They have begun to feel more comfortable with the reorganization of roles and responsibilities. Broken arms have been tended, mowers fixed, cars tuned up, and washing machines bought. Each successful experience adds to their self confidence. The wives have cultivated new sources of support through friends, church, work, wives groups, etc. They often give up real cooking for "cruise food"; they may run up higher long-distance phone bills and contact old friends.

Dr. Alice Snyder of Family Services Center, Norfolk, calls the women "single wives" as they experience both worlds. Being alone brings freedom as well as responsibility. They often unconsciously find themselves referring to, "my house, my car, my kids." As a group, they are more mature, and they are more outwardly independent. This stage is one of the benefits of being a Navy wife: Each woman has the opportunity to initiate new activities, accept more responsibilities, and stretch herself and her abilities – all while secure in being married.

Nevertheless, all the responsibility can be stressful, and wives may find that they are sick more frequently. Many women continue to feel mildly depressed and anxious. Isolation from both their husbands and their own families can leave them feeling vulnerable. There is not much contact with men – by choice or design – and women may begin to feel asexual. On the whole, though, most women have a new sense of independence and freedom and take pride in their ability to cope alone.

Stage Five – Anticipation of Homecoming: Approximately four to six weeks before the ship is due back, wives often find themselves saying, "Ohmigosh, he's coming home and I'm not ready!" That long list of "things to do while he's gone" is still unfinished. The pace picks up. There is a feeling of joy and excitement in anticipation of living together again. Feelings of apprehension surface as well, although they are usually left unexpressed.

This is a time to reevaluate the marriage. That "hole" that existed when their husbands left did get filled – with tennis classes, church, a job, new friends, school, - and now they instinctively know that they must "clean house" in their lives in order to make room for the men. Most experience an unconscious process of evaluation, "I want him back, but what am I going to have to give up?" Therefore, they may feel nervous, tense, and apprehensive.

The wives are concerned about the effect the husband's return will have on their lives and their children's: "Will he understand and accept the changes that have occurred in us? Will he approve of the decisions I made? Will he adjust to the fact that I can't go back to being dependent?" The husbands are anxious, too, wondering, "How have we changed? How will I be accepted? Will the kids know me? Does my family still need me?"

Most women bury these concerns in busywork. Once more, there is a sense of restlessness (but productive) and confusion. Decisions become harder to make and may be postponed until the

homecoming. Women become irritable again and may experience changes in appetite. At some point, a psychological decision is made. For most women, it is. "Do I want him back? You bet! I can't wait to see him!"

Stage Six – Renegotiation of the Marriage Contract: This stage, too, is one in which the husband and wife are together physically but not necessarily emotionally. They have to have some time together and share experiences and feelings before they feel like a couple again. They both need to be aware of the necessity to refocus on the marriage. For instance; After one of the wives' husband had been home for a few days, she became aggravated with him when he would telephone his shipboard roommate every time something of importance came up within the family – finally declaring, "I'm your wife. Talk to me!" During this stage, the task is to stop being "single" spouses and start being married again.

Most women sense a loss of freedom and independence while a minority is content to become dependent once more. Routines established during the cruise are disrupted: "I have to cook a real dinner every night!?" This causes the wives to feel disorganized and out of control.

Although most couples never write it down, there is a "Contract" in every marriage – a set of assumptions and expectations on which they base their actions. During this stage, the couple has to make major adjustments in roles and responsibilities; before that can happen, they must undertake an extensive renegotiation of that unwritten contract. The marriage cannot and will not be exactly the same as before the cruise: both spouses have had varied experiences and have grown in different ways, and these changes must be accommodated.

Too much togetherness initially can cause friction after so many months of living apart. More than one wife has had to cope with the fleeting shock of wondering, "Who's that man in my bedroom!" Some resent their husbands "making decisions that should be mine." Still others question, "My husband wants me to give up all my activities while he's home. Should I?" On the other hand, the husband may wonder. "Why do I feel like a stranger in my own home?" All of these concerns and pressures require that husband and wife communicate with each other.

Assumptions will not work. Some find that "talking as we go along" works best, while others keep silent until, "We had our first good fight, cleared the air, and everything's OK now." Sexual relations, ardently desired before the return, may initially seem frightening. Couples need sufficient time together to become reacquainted before they can expect true intimacy.

This stage can be difficult as well as joyful. But it does provide an opportunity offered to few civilian couples;; the chance to evaluate what changes have occurred within themselves, to determine what direction they want their growth to take, and to meld all this into a renewed and refreshed relationship.

Stage Seven – Reintegration and Stabilization: Sometime within the four to six weeks after the homecoming, wives notice that they have stopped referring to "my car, my house, my bedroom" using instead "our" or "we." New routines have been established for the family, and the wives feel relaxed and comfortable with their husbands. There is a sense of being a couple and a family. They are back on the same track emotionally and can enjoy the warmth and closeness of being married.

#### **MYTHS OF DEPLOYMENT**

The Myths of deployment listed below are described in the booklet, Making a Home in the Navy.

Myth #1: Many people assume that one "gets use to" separations, and therefore, they don't hurt as much. Research proves this false, as does personal experience. One Navy wife says, "The day that separation from loved ones does not hurt is the day we have lost a great deal of what should be valued in ourselves - our capability to love other human beings deeply and to grieve their loss, even though it may be temporary."

The first deployment requires the greatest adaptation because everything is new. The next several deployments are somewhat easier because of lessons learned. However, if the deployment cycle is frequent and continuous, families find that the effect is cumulative, and the strain is great.

Knowing that there are certain feelings and experiences that are common to those experiencing the separation/deployment period may help you feel less alone.

Myth #2: After the cruise, you can pick up where you left off before deployment. This just isn't so, particularly after the first separation. Each partner has been changed by his or her experiences; the challenges - physical, mental, financial, and emotional - have added dimensions that each did not have before. Much like the cliché' "you can't go home again", a wife and a husband are different after separation and must learn to be flexible as they adapt to each other's growth. Many see each return as a honeymoon - like affair, but the "getting to know you" process may be a mixture of pain as well as pleasure.

Myths #3: All of the illnesses suffered during deployment are a figment of your imagination or due to your husband's absence. Many wives feel that there is a tendency of doctors to attribute very real pain or illness to the husband's absence, and, therefore, diagnose their suffering as childish attention - getting, or assign it unimportant status. It is true that both wives and husbands suffer a greater number of illnesses and accidents during the early portion of the deployment; this pattern tends to reappear just before the ship's arrival home in the period of return turmoil. There are several logical explanations for this rise in incidence of visits to health authorities. Awareness of these by many families and doctor could help to improve the way in which both view the situation.

#### LOVING AND LEAVING

Prior to the ship's deployment, the sailors work hard both on the ship and at home to get all things "ship shape." They are truly physically tired. Wives go through the same process of getting all documents necessary in order, getting his clothes ready, etc., and helping with last-minute repairs. Add the ingredient of emotional exhaustion and you have stress. Studies of people under stress show them as being more vulnerable to illness and more accident-prone. Many people experience the "departure cold" or "arrival laryngitis." Wives often try to cope with anxious feelings by keeping exceptionally busy, and they literally run themselves down.

#### A Navy Spouse's Viewpoint

When your husband deploys, a piece of you goes, too; but that's what you want . . . for part of you to be with each other. You find that you, too, keep him present with you. You may sleep with a picture on your Sailor by the bed, or you may leave a pair of your Sailor's shoes by the front door, ready to be worn, just as if they were physically there.

When your husband leaves, you go through a whole series of different emotions. About six to eight weeks before they leave you begin to "psyche up" for their leaving, and you both get very busy thinking about details that need to be tended to before they go. You both may feel excited, intimidated, and maybe a little worried about how you will manage. About three to four weeks before they leave you begin to put distance between the two of you, building a few walls, maybe withdrawing from each other. You may become irritated with each other, and you may even have a fight. This distancing reaches a peak about two to three days before he leaves when you both think he should be gone so that you both can begin counting down to the reunion -- which may seem an eternity away! This "distancing" is normal and allows you to allow this person who is so very important to you to go away . . . for a while. It is not an indicator of a troubled marriage, it is completely normal.

When "The Day" arrives, you may drive your husband to the ship and be thinking that some way, something, some how will keep him home. Whatever you say to each other seems awkward and not quite right; and, afterward, when you reflect back on not seeing each other for a half year or more, you may wonder why you couldn't have had a more romantic, more "right" good-bye. You are normal, and everything will be O.K.!

For the first day or so after he leaves, you may feel like a robot, just going through the moves, almost like you are in shock. You might just want to stay home. You may want no one around you. You may feel depressed and have no energy. You may wonder if it was easy for them to leave; after all, they seemed to be excited about going to sea. You may feel overwhelmed by all the responsibilities you are facing.

Then you may get angry with your spouse, with the ship, with the Commanding Officer, with the Navy, with the whole world! How could they leave when they mean so much to you and your life?

You will get over that, too, and find you <u>can</u> handle the separation. You'll probably find yourself, within a few weeks, beginning to settle into a pattern. <u>If you don't find some comfortable pattern and</u>

continue to feel upset, call your Ombudsman or the Navy Family Services Center and get some professional assistance to get you over the hurdle.

The new pattern of your life while your husband is gone may find you a little more subdued, and certainly lonely. Sleep may come a little more easily than in the first few weeks of the separation, but probably not as easily as when they are home. Food may finally begin to taste less like sawdust. You may find from your spouse's letters that they aren't angry with you, just lonely, and missing you.

If you find a routine that works while they are gone, <u>stay with it!</u> That regularity, that ritual, is very comforting!

<u>Six to eight weeks before they come home</u> from sea, you may begin planning for the homecoming. There are decorations to make, special meals to plan, a long-deferred diet to begin. A new hairdo? A new hair color? There are nagging worries --

- Will he have changed?
- Will he still love me?
- Will he approve of the changes in me?
- Will we have the same closeness we had before?

As the time grows nearer, you will probably get more and more excited, may sleep less and less, and launch into a frenzy of housecleaning (at least some of us do!). In your mind you play over and over again various versions of the homecoming. You imagine . . .

You see the reunion all in slow motion, over and over again, like in the movies. With sunlight and fields of flowers and the two of you as the only people in the world.

It is the last few days, and you seem to find yourself caught up in many different emotions. Butterflies keep you awake at night. You should be happy that your sailor is returning -- and you are -- but you are also apprehensive. For the past six-plus months you have been the head of the house and you really haven't had to answer to anyone for where and when you go, or what you spend money on. You have had the bedroom all to yourself, and you've taken care of the family's finances. Maybe you feel like your hard-earned independence is at stake.

#### [Could it be that you resent him for making you feel this way?]

You are proud of surviving, and maybe even thriving, while he has been gone. You've missed your sailor terribly, but you've also learned you can manage quite well while on your own. You so want them to be proud of you and how you've managed while they've been at sea.

The **Big** Day arrives and you've probably not slept well at all (your Sailor has not slept well either), and you've spent hours trying to look your best. You finally have that reunion. There may be raindrops instead of sunlight; and, instead of fields of flowers, there are fields of people on the pier.

The hugs and kisses are every bit as good as you remembered them, and he raves about how good you look, and you tell him that he is a sight for sore eyes, but you're not too sure about his recently grown mustache or the new hair style.

Your Sailor says he's proud of the way you kept the home fires burning, and says he doesn't mind that you didn't save more money, and you want to believe them; but there's maybe something in the face, perhaps a hitch in the voice, that just doesn't seem quite like you expected.

Understand that the Sailor, too, is apprehensive about the homecoming; and he wants it to be very, very right. Your Sailor may be a little unsure and may wonder if maybe you have learned to do without him too well . . . that he's not needed, or wanted, anymore. You KNOW he is wanted AND needed, and you should tell him that, again and again and again.

When you are back together again, take some quiet time to sit together holding hands and talking about what has happened. You need to listen to them and they need to listen to you, and you both need to talk. You have a thousand questions to ask, and he probably does too, and you both need reassurance that everything will be O.K., but you both probably have grown through the time spent apart.

Your spouse doesn't change all their at-sea habits when they leave the ship, and you may forget that you've had a different routine and ritual while he has been gone. **Be patient with each other, give each other space and time alone, as well as intense time together.** The time to re-establish old patterns and to establish new, better ones, takes several weeks, so don't expect to fall back into "how it was" overnight. Take time to enjoy the intense pleasure of reuniting as a couple.

#### Keep this in mind as you face deployment:

- The leaving and the returning are not easy, but they aren't forever either.
- Neither the separation nor the reunion is ever just like you imagined.
- Both have their drawbacks, but both have their rewards.

#### **DEPLOYMENT HINTS**

Have all major appliances, air conditioning/heating systems and automobiles serviced before your spouse leaves. This will save a lot of grief and expense when he is gone. Make a list of telephone numbers for repair services if appliances, systems, care, or anything should happen to break down.

- **Get to know your Ombudsman** by calling her. While the ship is gone, she can furnish information about what the ship is doing and refer you to appropriate help in emergencies.
- Get to know your neighbors. They realize your spouse is gone and may check on you to make sure things are all right.
- **Attend pre-deployment briefs.** Besides getting valuable information, you will meet your spouse's shipmates and their families. They likely will have the same questions and problems that you have.
- You can't always depend on the mail when you need money for bills. Discuss with your spouse the advantages of having an allotment check sent directly to the bank so that you can pay the bills, buy food, clothing, and take care of emergencies. Better yet, **get on DDS** (**Direct Deposit System**), whereby the serviceman's paycheck is electronically deposited into the bank account of choice.
- Consider the possibility of having **Power(s) of attorney** drawn up prior to your spouse's departure.
- Set goals for yourself. Go back to school. Exercise. Find ways to **grow** through the deployment, not just to **go** through it!!!
- Use cassette tape and video recorders to send messages back and forth between you and your spouse. Tape recorded messages can break the monotony in letter writing. While you're at it DON'T FORGET to give the children a chance to talk, too. Another advantage is this will help to cut down on those expensive phone bills.
- Pre-paid phone cards are another good way to cut down on the phone bills. Buy one or two as you can afford them prior to deployment. WARNING: MAKE SURE THEY ARE FOR OVERSEAS USE.
- Plan visits to relatives and friends.
- Remember this: some weeks you'll receive lots of mail; other weeks you may receive little or none. Your spouse may be writing regularly and furiously, but the delivery system may just be slow. There is a good chance that your letters will be received in batches, so it is a good idea to number or date them on the outside of the envelope.

#### HANDLING STRESS

#### 1. Take care of yourself:

-physically- eat right, get proper amounts of sleep and exercise

-mentally- keep yourself stimulated mentally by reading, taking school or college

courses, doing craft work, volunteering, your time and talents at Red

Cross, Navy Relief, local hospitals, and Family Service Centers.

Refuse to become a couch potato!!!

-emotionally- develop healthy relationships and friendships with other people, such as

neighbors, shipmates' families, church members, and professional

acquaintances.

-spiritually- attend the church of your choice, read the Scriptures, have a family

devotion time.

#### 2. Get involved in things that will help keep you optimistic.

3. Avoid self-medication and abusing substances (like drugs, alcohol, caffeine, nicotine, and food.) Liquor and drugs temporarily reduce the perception of stress, but they don't reduce stress. (If abused, they will actually increase stress.)

- 4. **Be flexible.** Accept the fact that you cannot control everything.
- 5. Plan for stress in your life. Set realistic goals that leave time for breaks and limit work. If you need to, take a stress reduction class.
- 6. **Learn how to praise yourself.** Don't be afraid to accept praise from others. Turn off that "constant censure" voice that always says "you should".
- 7. Keep a sense of humor.
- 8. **Laughter** is always the best medicine.
- 9. Start thinking about what you really want out of life and begin to work toward those goals.
- 10. Avoid sulking.
- 11. Take time out: even if you are busy, schedule personal time just for you. **R-E-L-A-X**.

#### WHEN THE BLUES GET BLUER

**LONELINESS???** Most Navy spouses find the dinner hour and Sunday afternoon are the times they miss their better (other) half the most. Everybody has an occasional blue Monday.

If your blue days are increasing in frequency, pay attention to what is going on inside you and around you:

Letting things go? Drinking more than usual, or drinking alone?

Yelling at the kids a lot? Bingeing out on food, or purging?

Sleeping in later and later?

Dropping out of activities?

Spending a lot of time with your thoughts?

Losing/gaining weight?

Watching TV constantly?

Withdrawing from people?

**No one takes a giant leap into depression.** It's usually more of an adding on process. Your favorite words can become "I can't."

Some consequences include physical and emotional problems. Becoming accident prone, making bad decisions, and having relationship problems can deepen your depression.

Some use alcohol and drugs as a remedy. That doesn't work. They do nothing to answer life's problems. In fact, their use just causes you to relax or forget temporarily, but the problems do not go away.

#### The cure for depression is the same as the prevention:

**-Take positive action.** Exercise control over your life as much as you can (even if

you don't "feel" like it, do it anyway.)

**-Control your thoughts.** Refuse to give into a sense of negativity and pessimism.

**-Control your words.** Do not say things you will certainly regret later. When you

speak, speak the truth. Do not exaggerate the negative.

If you can, talk to a trustworthy friend. If you are feeling alone, out of sorts and problems seem overwhelming, call someone for help: CHAPLAIN .... LOCAL PASTOR OR PRIEST .... OMBUDSMAN .... FAMILY SERVICE CENTER .... DEPENDENTS' ASSISTANCE BOARD.

#### NINE STEPS TO SURVIVE SEPARATION

- 1. Set some goals for your self, then pursue them.
- Get involved in some ongoing activity. It might be a full or part-time job. It might be volunteer work. Don't make excuses by saying that you will have to give it up when your spouse comes home.
- 3. Take up a new hobby or return to one you gave up for lack of time.
- 4. Get to know at least three of your neighbors. You may need their help in an emergency. They may also offer day-to-day support.
- 5. Make sure you are financially secure before your spouse leaves. Do you have enough money to cover an unexpected bill?
- 6. Don't feel guilty about going out with friends and leaving your children with a mature, responsible baby sitter. **This is the cheapest form of sanity that I know of.**
- 7. If you and your spouse have some differences, try to work them out **before** he/she leaves. They'll get bigger and bigger if you don't.
- 8. Find a "buddy" another military spouse whose husband/wife is away, if possible, whom you can call when you feel "blue." Even if he/she is someone you have just met, chances are she will understand your problems. (This friend should NEVER be of the opposite sex!).
- 9. Little things can help a lot: cook a special dish that you enjoy, but that your spouse hates; start a small sewing project; a collecting project; play the piano; do some physical labor it will help relieve emotional "tiredness."

#### **COMING HOME AGAIN**

Your life as husband and wife will be very different now that a new baby has arrived. Talk about how you can best share the joys as well as the responsibilities of parenthood to allow the necessary private time for just the two of you.

Sailor, when you return home, remember how your spouse described the baby's abilities. Try to be realistic about what you expect of the baby and of your new or changed family life.

Ease back into the family gently by taking cues from your spouse. A young baby needs a lot of cuddling, skin contact and time to study your eyes and face. An older baby (7 months plus) may view you as a stranger and require more time to accept you.

Expect that you will do things differently from your spouse and that's fine. Your ways, as long as they are safe (no rough handling), will complement spouse's ways and probably will delight the baby.

Coming home to a new baby isn't always easy for new fathers. But you will be able to "catch up" and establish a warm and loving relationship with baby if you are persistent and patient.

#### Things the stay behind spouse should remember

- Expect them to be different. Think how much you've changed. So have they. Remember that they have been subject to daily regimentation and routine. Your spouse may rebel against schedules and preplanned events. Leave room for spontaneity.
- Expect them to have trouble sleeping for a while. They're used to ship's noises. They may not have been behind the wheel of a car for quite some time. Go ahead and drive.
- <u>Before they go to the store</u> or fill up the gas tank, warn them about how much prices have changed.
- Your spouse may want to celebrate their return with a spending spree. If you can't afford it, hold tight to the money vault. The urge to spend will pass.
- <u>Don't drill them about real or imagined affairs.</u> Don't poke around their belongings looking for clues. Questioning your mate about infidelity can only destroy trust between the two of you. Swallow your curiosity.
- Expect them to be surprised or hurt that you've coped so well without them. You can reassure them that they're still loved and needed, without giving up you independence.

#### Things the returning spouse should remember

- <u>Don't disturb a family set-up</u> that has been working well without you. Ease back into the system. Try to enjoy being an "honored guest" for a while.
- <u>Take it easy on the kids</u>, especially where discipline is concerned. It's best for the kids to have a constant routine, so let your spouse's rules stand. Don't barge in as the "heavy".
- <u>Don't try to alter the financial affairs.</u> Chances are your spouse has been handling them just fine. Remember that prices have probably changed while you were gone.

- Expect your spouse to be a little envious of your travels, so go easy on the descriptions of the banquets and feast you may have attended. Bring them gifts.
- <u>Don't ask your spouse to pack</u> the kids off to grandma's so the two of you can have an intimate reunion. It's vital to reaffirm your bond with your children. A little later, the two of you can slip away on a "second honeymoon".
- Expect that sex may be awkward between the two of you at first. Talk it over. Don't drill them on infidelity. Whatever you've imagined while you were gone, it serves no purpose to bring it up now.
- Expect them to be different. Your spouse is a more confident, independent person. The fact that they can cope without you doesn't mean that they want to.

#### THE EMOTIONAL CYCLE OF DEPLOYMENT WORKHEET

<b>A.</b>	It is important to understand that just because Navy and Marine Corps couples live under abnormal circumstances
В.	What are the 7 stages related to the "Cycle of Deployment?"
	1
	2
	3
	4
	5
	6
	7
	Do you and your spouse experience the tension described in "Stage One?" If so, how?
D.	"Stage Two" is described as the most difficult stage. There is a sense of
	or There is a sense your marriage is out of
you	ur There may even be ambivalence about
	A danger in this stage is that you stop sharing you
	and with each other.
	In "Stage Three" the wife may experience a sense of, nile the husband may feel
	•
F.	"Stage Four" sees the establishment of new family patterns, with the family For the wife, each successful experience adds to her
	"Stage Five" suggest concerns you may each have during the homecoming. What ght your concerns be?
Wi	ife:

Husband:				
p being	again.			
	ed this lesson you need to communic	ate with your spouse your		
What in the article was the	he most beneficial for you?			
What lessons did you lear	rn from it?			
How will you apply these	"new insights" to your marriage?			
What changes do you pla	nn to make in yourself?			
What do you want to tell	vour spouse?			
	In "Stage Six" you and yop being  Now that you've completed "Items on the article was the waste of the waste	In "Stage Six" you and your spouse are together physically logically logical		

# CHILDREN AND DEPLOYMENT

"Parents can help children understand and accept the deployment and their feelings about it by planning ahead. Anticipate what some of the problems might be and discuss with the entire family while father is still home."

Child Development Coordinator Navy Family Services Center Hampton Roads

#### **SECTION II**

#### **GENERAL INFORMATION**

Often, when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your <u>own</u> worries or ambivalent feelings about the impending deployment. Sometimes that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings - talking about them.

<u>Visit your child's teacher.</u> Frequently children react to the deployment by misbehaving in class or performing poorly in their schoolwork. A teacher who is aware of the situation is in a better position to be sensitive and encouraging. There should at least three stamped, self-addressed envelopes left with the teacher and a request for periodic communication regarding the child's progress as well as a special product of the school or classroom (such as classroom newspaper and school PTA newsletter).

<u>Children need to see their parent's workplace.</u> Very young children need to see where their daddy/mommy eats, sleeps and spends some of his day when away from home. This provides them with a concrete image of where daddy/mommy is when he/she can't come home. Older children can learn a great deal from their father/mother about the functions of the ship, the sophisticated technology, interdependence of each division with the other, and of course career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)

<u>Plan for communicating.</u> Expect children to stay in touch with their deployed parent. A lively discussion needs to take place before deployment. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as cassette tapes, photographs, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual papers for stationery and pictures drawn by them.

<u>Pre-deployment.</u> The pre-deployment period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why mommy or daddy must leave. Very young children may become confused and fearful that the non-deploying parent will desert them also.

Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, and guilt for feeling that way, is often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When change occurs, children usually have no other way to release anxieties, and nowhere to go for help. At a time when the sailor's responsibility to the ship becomes most demanding of their time and energy, the at home parent feels overwhelmed, anticipating six months with sole responsibility for the children, home,

car and finances.

What can be done about relieving the stress of the pre-deployment period? <u>Talk to your children about the deployment before it happens.</u> Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give a child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the deployment in advance helps in adjusting to the idea.

### Feelings and Behaviors that Affect the Child's Adjustment to the Deployment

Any Combination of These		Could Lead to Any of These		
	FEELINGS	BEHAVIORS		
	PRESCHOOL			
	Confusion	Clinging		
	Surprise	Irritability		
P	Guilt (their fault Service Member is leaving)	Increase of attention seeking behavior		
R	Sadness	(positive and negative)		
E				
D	ELEMENTARY SCHOOL			
P				
L	Sadness	Behavior problems		
O	Anger	Regressive behaviors (i.e., bedwetting)		
Y	Separation Anxiety	Angry outbursts mixed with clinging		
M	Guilt (in younger children)			
E	Feels lonely before Service Member leaves			
N				
T	JUNIOR HIGH AND HIGH SCHOOL			
	Sadness	Aloofness		
	Fear of Non-Service Member's rejection	"Don't care" attitude		
	Denial of feelings	Argues as a defense against closeness		
	Anger			

	PRESCHOOL	
P O S T	Joy, excitement Unsure of self Anger Fear of Service Member  ELEMENTRY SCHOOL	Wants recognition Wants reassurance Causes desire to "Punish" Service Member Clingy Attention seeking behavior
D E	ELEMENTRY SCHOOL	
P	Joy, excitement	Wants recognition
L	Remaining anger	Attention seeking behavior
O	Anxiety over changing roles in family	May act out anger
Y	Competition with Service Member	May attempt to initially split parents
M		
$\mathbf{E}$	JUNION HIGH AND HIGH SCHOOL	
N		
T	Anger	Defiance
	Relief	Behavioral problems
	Resentment	School problems

Remember, everyone will be competing for the Service Member's attention!!

#### THINGS TO CONSIDER WHEN SELECTING A FAMILY DAY CARE

Read through the list and check those items you want the arrangement to provide. When you visit a home and talk to the care provider, decide whether the arrangement offers those things.

- 1. Does the day care mother appear to like children? Do children like her?
- 2. Does she listen to each child and encourage him to express his own ideas?
- 3. How does she guide, control and discipline the children?
- 4. What are the mother's attitudes about eating; when, what, where, how much? Toilet training? Sleeping problems?
- 5. Is she a calm, gentle person?
- 6. Does she have previous experience or training in child care?
- 7. Does the mother read and talk to the children?
- 8. Have the day care mother and her family been examined by a physician recently? Have the other children in the home been examined?
- 9. Is the home clean and comfortable, yet with a "lived-in", "child-centered" look?
- 10. Does each child have his own quiet place for resting (cot, bed or crib) with his own sheet and other personal items such as towels and washcloths?
- 11. Is the house well-lighted, heated, and ventilated? Are the kitchen and bathroom sanitary? Are the outlets covered? Is the home child-proof?
- 12. Is there a safe outdoor play area?
- 13. Does the mother have poisons, medications, household cleaning items out of reach?
- 14. Are there a variety of toys and books for the child to play with?
- 15. Are creative art activities provided frequently?
- 16. How often and what programs are the children permitted to watch on TV?
- 17. How many other children are in the home? Can the day care mother care for all of them comfortably?
- 18. Does the mother take the children outdoors for frequent play and encourage them to explore what is around them?
- 19. Does the mother provide a well balanced lunch, morning and afternoon snacks?
- 20. Is there an openness to freely discuss with the day care mother the concerns about the child and make joint plans for his care?

21. How does the day care mother handle emergencies?

#### **COMING HOME TO A NEW BABY**

When Dad's at sea at the time of birth or for a good part of baby's first year, special efforts need to be made to capture and share the events that occur during these important days.

#### **HOW MIGHT DAD BE FEELING?**

<u>The first blush of pride</u>: Most Dads are proud and happy to announce the birth of their child to family and friends. Passing out cigars is a time of great excitement, relief and congratulations.

<u>Apprehension:</u> Fatherhood is a serious responsibility. Many new Father's are anxious as they approach the demands and challenges that lie ahead.

<u>Concern about family's care:</u> Each new Father wants to be assured that his wife and baby are both safe and well cared for. Planning ahead to ensure that someone will be able to help Mom and baby during Father's absence (Command Ombudsman, family, friends, neighbors) will go a long way towards reducing worry.

<u>Guilt and anger:</u> Both of these feelings gnaw at many a father who is separated from his wife and new baby. But what all new Navy parents must do when they are apart at the time of birth is accept the fact of separation, and share as much of the new and exciting parenting experiences as possible through frequent communications.

<u>Exhaustion:</u> Most new Mothers are surprised at how tired they get caring for an infant 24 hours a day. The Dad needs to understand how draining this is for his wife.

#### Things to remember

- Your life as husband and wife will be very different now that a new baby has arrived. Talk about how you can best share the joys as well as the responsibilities of parenthood to allow the necessary private time for just the two of you.
- <u>Dad, when you return home,</u> remember how Mom described the baby's abilities. Try to be realistic about what you expect of the baby and of your new or changed family life.
- Ease back into the family gently by taking cues from your wife. A young baby needs a lot of cuddling, skin contact and time to study your eyes and face. An older baby (7 months plus) may view you as a stranger and require more time to accept you.
- Expect that you will do things differently from your wife and that's fine. Your ways, as long as they are safe (no rough handling), will complement Mom's ways and probably will delight the baby.
- Coming home to a new baby isn't always easy for new fathers. But you will be able to "catch-up" and establish a warm and loving relationship with the baby if you are persistent and patient.

#### HOW MIGHT MOM BE FEELING

<u>Fulfillment and excitement:</u> Many new Mothers feel fulfilled and excited following childbirth. They enjoy touching, holding and cuddling their new baby. A very "special love" develops between the two of them as they get to know and love each other.

<u>Pressured or depressed</u>: It is not uncommon for a new Mother to experience the "baby blues". Mothers go through noticeable physical and emotional changes during pregnancy and child-birth. Some new Mothers feel over-whelmed with the changes in their bodies and with the baby's demands. New Moms need help and understanding during the first few months to make the needed adjustments.

<u>Knowledgeable and self-assured:</u> New Mothers have time to learn about parenting because they are usually the primary caregivers. They learn about babies by trial and error, by reading, by talking to other parents and by visiting the doctor.

There are many ways a new mother can help a father get to know and love his new baby.

- Write letters often describing baby's looks, likes, personality, abilities, and growth.
- <u>Send tapes</u> of the baby's sounds and mother's soothing voice.
- <u>Send pictures</u> of baby to dad.
- <u>Send baby's footprints</u>, a lock of hair, booties, a hat or some other thing belonging to baby. Put babies handprints on a T-shirt or pillow case.
- Write letters from the baby as if baby were talking to dad.
- Keep a diary to share with dad.

#### AGE APPROPRIATE COMMUNICATION

Letters are a very powerful way to convey your love to children. When you can't be there in person, you can still be there through letters. A letter provides a child with a physical reminder of you one that lasts forever. Watch any child receive mail from a parent or loved one, and you know they have received a treasure.

Here are some great letter-writing tips that will help you and your child stay in touch:

- Write regularly! Frequent, short notes and letters are much better than an occasional lengthy letters to show a child that he is loved and valued. Whether it's every week, two weeks, or every month choose a schedule and stick to it. Consistency is the key!
- Describe your living quarters, your work environment, and your geographic environment. Talk
  about the food you eat. Explain the weather conditions. Give a brief description of your daily
  routine.
- Write to each child separately. It tells a child "You are important; I value you; I love you." Even very young children recognize mail addressed to them as a symbol of your love and attention. If you are writing to older siblings and not addressing a two or three year old because they can't read or write, think again. They may feel left out, so at least send a postcard.
- Since children love to draw, ask them to draw pictures. Young children especially will be able to write back to you with a picture. Offer suggestions like, "Draw me a picture of you with grandparents, a pet, family members, best friend, favorite sports figure," etc. Or, have them draw the two of you fishing, swimming, skiing, or on a picnic. And don't be bashful about drawing pictures in return. Kids love art and silliness especially if it comes from you.
- Send a souvenir (ship's information, pictures, etc.) or letter to your child's teacher for discussion at school. "Look what Johnny's dad/mom sent . . ." can fill a child with pride.
- When talking about the time, let your child know what time it is in both locations. "When I'm having breakfast, you're going to bed. I always think about you getting ready for school. Do you still ride the bus?"
- Have a list of topics handy when you phone home. It will help your conversations flow and keep costs down. Mention how much their letters mean to you.
- Use audio tapes to record bedtime stories or Bible passages. Even if you can't be there, they can hear your voice just before they go to sleep. Then ask your child to draw a picture or write about the tape.
- Ask your child about upcoming special events on a monthly basis, and let them know about events in your schedule. Even a phone call is an event.
- Mark important dates before you are deployed so you can remember them after you are away. Birthdays, anniversaries, and school events are important.
- To hear how your child is doing at school, leave self-addressed, stamped postcards with your child's teacher. In your next letter you can include, "Great job in spelling!" Make sure you emphasize the positive in these letters.

•	Save your child's letters, and then show him that you've saved them. Let him know how much you enjoyed reading them and what they meant to you. It will build terrific self-esteem and demonstrate your commitment to keeping in touch.

#### MORE TIPS FOR LONG DISTANCE PARENTING

- 1. Arrange in advance the times you will be calling your children. You'll find that it's easy to forget certain things you had wanted to talk about. A solution is to keep a running list of such items. By doing this, you'll find it's amazing how much more meaningful the conversation can become.
- 2. Don't try to "buy" your children. Give them your time and attention, either via the telephone, mail, or both. It is better for your child if you remember him or her by sending smaller gifts or token items more often rather than buying an expensive gift occasionally.
- 3. Whether your child is old enough to read or whether your letters are read aloud, choose a distinctive type of stationary, one which will be easily identified by your child when the mailman arrives.
- 4. A small but interesting part of your letters to your children are the postage stamps. Try sending a letter through a foreign postal system. Who knows, your child may decide to tale up stamp collecting.
- 5. Pasting stickers on your correspondence can enhance a letter from you. Any local variety store, stationary store, or your Navy Exchange may have a selection. An attractive location to put stickers is on the back of the envelope just where the V-flap adheres to the envelope.
- 6. How often do you come across something in a newspaper or magazine that you know would interest your child? It might be a sports page article or perhaps a tongue twister quiz item, or joke. You can use these clippings to evoke discussions. Look for animal photos. Young children especially enjoy animals.
- 7. Events like birthdays and Christmas/ Hanukkah require special attention on your part. However, sending a card on less important holidays and other occasions, that are so often overlooked, tells your child they are remembered.
- 8. Magazine subscriptions that would complement your child's interests or hobbies are another way to let your child know you are interested.
- 9. Picture postcards to your child is a way to share your life long distance. Keep stamps in your wallet so that when you are out in the community or on holiday, you can share your thoughts of "wish you were here to see this."
- 10. Let your child know that you'd like to see their school work. Send them a package of large manila envelopes which are pre addressed, and encourage them to send their favorite drawing or work. Be sure to offer lots of positive feedback when you talk. Ask lots of questions....show you care.

- 11. Do you own a tape or video recorder? Why not send your child a taped message or story and encourage a return tape from them.
- 12. Whenever possible, take snapshots of important events and send them to your child. Ask your child to send photos of themselves.
- 13. Take pictures of you reading to your child and tape it in the front of their favorite book.
- 14. Make a tape recording of that book and use the child's name when telling them to "turn the page."
- 15. Hide notes in places where you know they will find them (i.e., cereal boxes, toy boxes, their room, etc.)
- 16. Draw a "picture letter" for young children.
- 17. Let them follow your cruise on a map.
- 18. Toward the end of the cruise encourage them to count down the days with a numbered, dated paper chain.
- 19. Leave behind a personal item for them to "take care of" for you; keys, hat, uniform item, etc.
- 20. Call them from overseas.
- 21. Leave pictures of yourself down on their level in your house.
- 22. Take the child onboard the ship so they will see where you work, sleep, eat, etc.
- 23. Use your heart, your understanding, and imagination for other per-deployment ideas.

#### E-MAIL

All BELLEAU WOOD Sailor's will be assigned their own personal e-mail address. If the Sailor doesn't have access to a computer in their workspace, they will be scheduled time in the ship's library to e-mail home on a regular basis. This means families can communicate with each other on a daily bases. You may want to get your children their own personal e-mail addresses, in order that the Sailor can give special attention to each member of the family. Many companies offer free e-mail accounts. Take the time to look into this great opportunity. This is a wonderful luxury Sailors of the past never had. Do not past it up.

#### CHILDREN WITH SPECIAL NEEDS

Who are the Children with special needs? Children with special needs require extra attention, teaching, care - - - and love! They are children who have a disability or a combination of disabilities that makes learning or other activities difficult. Special-needs children include those who have:

- Mental retardation, which causes them to develop more slowly than other children.
- Speech and language impairments, such as a problem expressing themselves or understanding others.
- Physical disabilities, such as vision problems, cerebral palsy, or other conditions.
- Learning disabilities, which distort messages from their senses.
- Emotional disabilities, such as antisocial or other behavioral problems.

Why learn about these children? Because with proper care and education, **every child** can reach his or her full potential. The more parents understand about how a child grows, the better prepared they'll be to recognize special needs – and seek help promptly.

Early diagnosis and attention can help the special-needs child become as self-sufficient as possible. Medical care, therapy and education may:

- Prevent disabilities from becoming more severe. For example, speech therapy is most effective when begun early.
- Build on a child's strengths. Even a child with severe disabilities can benefit from an educational program that makes the most of what the child can do.
- Maintain the child's pride and self-esteem. An undetected disorder may cause a child to feel inferior, unimportant and hostile.

Don't be afraid to get a second opinion if you think there's a problem a professional hasn't discovered.

#### AVERAGE TIMETABLE OF PHYSICAL DEVELOPMENT

A problem in physical development may exist if your child doesn't have these skills: \*\*

- **By age 1:** Children can play patty-cake and peek-a-boo, sit up without support, wave and crawl. He or she can pull self up to stand and feed self crackers and other "finger foods"
- By age 2: Child can walk alone, eat with a spoon, roll a ball, build a tower with blocks.
- By age 3: Child can walk up and down stairs (2 feet on each step), play with toys, run.
- **By age 4:** Child can briefly balance on one foot, climb stairs (one foot on each step), dress and wash self.
- By age 5: Child can hop, skip, catch a large ball, throw a small ball.

\*\*See a professional for advice – all children have individual differences.

AVERAGE TIMETABLE OF MENTAL DEVELOPMENT

A problem may exist if your child doesn't have these skills: \*\*

- By age 1: Child can say "mama," knows own name, and can repeat sounds.
- **By age 2:** Child can name some toys and people, recognize self in mirror, point to eyes, ears, nose, etc.
- **By age 3:** Child can repeat nursery rhymes, understand simply stories, and use 3-word sentences.
- **By age 4:** Child can tell stories and use complete sentences. He or she can copy a circle, identify some colors, and answer simple questions like "What do you do when you're tired?"
- **By age 5:** Child can count to 4, copy squares or triangles, and follow 2 directions (like "Please get your hat and bring it to me.") He or she can speak clearly, share and take turns.

#### \*\*See a professional for advice – all children have individual differences.

#### DISORDERS IN SIGHT OR HEARING

Here are some clues that may suggest a vision or hearing problem.

- Suspect a sight disorder if your child:
  - Doesn't respond to a person waving
  - Stares
  - Can't locate or pick up small objects
  - Rubs eyes often or complains that they hurt; has reddened watery or encrusted eyes
  - Holds head awkwardly when looking at something.
- Suspect a hearing disorder if your child:
  - Doesn't pay attention to noises in early infancy
  - Doesn't turn toward voices
  - Doesn't respond to distant noises like jets, thunder, or a call from another room
  - Has frequent earaches or runny ears
  - Turns one ear toward sounds he or she wants to hear
  - Has slow language development

If a problem is suspected, seek help from:

- Your pediatrician, family physician or health clinic Arrange for a complete physical checkup for your child.
- Health Department Your local, county, or state health department may sponsor diagnostic testing programs and child education/evaluation services. They may also provide information about programs for children with special needs.
- Hospitals Some hospitals have teams of experts that test and evaluate children. They determine the type and severity of the disability and recommend what can be done.
- Social Service Agencies Social workers can help you find counseling, locate resources, work with schools, and contact other agencies.
- Local schools or the State Department of Education If your child is age 2 or younger, ask about programs for infants and toddlers with special needs.

If your child is age 3 or older, find out about special education services available in local schools.

- The Public Library Ask your librarian to help you find organizations that can provide information about your child's disability and sources of support and guidance.
- The Exceptional Family Member Program Specialist at the Navy Family Service Center This person can assist you with the necessary paperwork, direct you to support groups, and be a wonderful listening post.

The following is an excerpt from Exceptional Family Member Program's "Children with Special Needs – A Navy Parent Handbook, 1999". This handbook can be obtained from the Navy Family Service Center nearest you.

Three federal laws provide the legal foundation for the education of children who have disabilities: The Individuals with Disabilities Education act (IDEA), Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990. Each of these laws will be described below.

#### THE INDIVIDUALS WITH DISABILITIES EDUCATION ACT

The Individuals with Disabilities Education Act, formerly known as the Education for the Handicapped Act, was originally passed in 1975. When it was amended in 1990, it assumed its new name. It is commonly known as IDEA. In 1997, the U. S. Congress enacted further amendments, strengthening the role parents play in their children's education.

IDEA guarantees that all children, even those who have severe disabilities, will be given the learning opportunities they need to achieve their potential and to become self-sufficient and productive as possible. Access to the regular education classrooms and curriculum for children with disabilities is a major emphasis in IDEA.

The law's goal is "to assure that all children with disabilities have available to them . . . . a free and appropriate education which emphasizes special education and related services designed to meet their unique needs."

This federal law states that school districts must:

- Provide a free, appropriate public education for all children with disabilities from three through
  age 21, completely at public expense. Part C of IDEA extends services to infants and toddlers
  with disabilities and their families through state programs in early intervention. (Parents may be
  required to pay for early intervention services for children birth through two years through their
  insurance or on a sliding fee basis.
- Ensure that children with disabilities, to the maximum extent possible, are educated with children who do not have disabilities. Children are to be placed in special classes or separate schools only when the severity of their disability warrants such placement.

- Prepare for each child an Individualized Education Program, most often referred to as an IEP. The IEP outlines goals, specific objectives to reach those goals, and timelines for their accomplishments. Parents are members of the team who draw up the IEP.
- Give parents reasonable written notice before they evaluate a child, place a child in special education, change the educational placement, or refuse to take such actions.
- Obtain written consent from parents before the initial evaluation or placement of the child, before any subsequent reevaluations, or before changing the child's eligibility for special education or placement in special education services.
- Conduct an evaluation of the child by a team of qualified professionals, from various backgrounds, such as a psychologist, speech pathologist, learning disabilities teacher, etc., including at lease one teacher or specialist knowledgeable in the area of the suspected disability.
- Ensure that evaluation tests do not discriminate on a cultural or racial basis, and accurately reflect the child's abilities and achievement levels. In most cases, tests must be given in the home language of the child. Parents must be given an explanation of the tests to be used and they must be notified of test results.
- Make all records on their child available to the parents for inspection and review, including providing them copies of these records.
- Provide a free Independent Education Evaluation (IEE) of the child when, (a) the parent disagrees with the results of the school district's evaluation, and (b) the school district agrees to this new evaluation, <u>or</u> (c) if there is disagreement on the need for an independent evaluation, and an impartial hearing officer rules the school's evaluation results are inappropriate, the child is entitled to an IEE at public expense.
- Provide parents with medication and/or an impartial hearing, called a due process hearing, if
  they believe any of their rights have been violated. An independent mediator, appointed from a
  list maintained by the state education agency, conducts mediation. A due process hearing is
  conducted by an impartial hearing officer, and is scheduled either by the state education agency
  or by the local school district directly responsible for the education of the
  child.

#### SECTION 504 OF THE REHABILITATION ACT OF 1973

Section 504 of the Rehabilitation Act prohibits discrimination against people with disabilities by any agency or organization that receives federal funds. Recipients of federal funds such as states, counties, cities, public and private schools, hospitals, clinics, etc., must make it possible for people with disabilities to participate in their programs. However, Section 504 is not required overseas, and is limited to the United States and its territories.

The regulations governing Section 504 call for a free, appropriate education for all children with disabilities, regardless of the nature or severity of their disability. Positive efforts to create job opportunities are required so that a disability is not a barrier to employment. College and other post-secondary education are to be adapted to the needs of students with disabilities. People with disabilities must receive equal treatment by education, health, welfare, and social service agencies.

An agency can be penalized by loss of federal funding if it discriminates against a person with disabilities. Any person who feels discriminated against can notify the Office of Civil Rights (OCR).

You may write to OCR to receive information about your regional office. You can contact the regional office that serves the state in which the discrimination occurred. Ask the regional office for help in writing the complaint.

National Office of Civil Rights U.S. Department of Education 600 Independence Avenue, SW Washington, DC

Phone: 202-205-5413 e-mail: <u>ocr@ed.gov</u>.

Since 1975, each state has passed special education laws and regulations that are consistent with IDEA. State laws provide guidelines that local school districts must follow as they make special education programs and services available to children with disabilities

#### THE AMERICANS WITH DISABILITIES ACT (ADA)

The Congress passed the Americans with Disabilities Act in 1990. Like Section 504 of the Rehabilitation Act, ADA prohibits discrimination against students with disabilities. The ADA and Section 504 are described as <u>nondiscrimination</u> statutes rather than as an <u>entitlement</u> status such as IDEA. They provide procedures to ensure that persons with disabilities enjoy the same rights as persons without disabilities. When those rights are thought to be violated, the ADA, like Section 504, provides a procedure for addressing the alleged violations.

ADA and Section 504 are used to benefit both those children with disabilities that require special education, as well as those children who have a disability but are not eligible for special education services. To qualify for protection under ADA and Section 504, your child must show that the disability "substantially limits" a major life activity, such as walking, seeing, hearing, speaking, learning, working, taking care of oneself, breathing, and performing manual tasks. Many children with these impairments are eligible for special education services under IDEA. Some children, however, will not qualify for special education, but if found eligible under Section 504 or ADA, they will qualify for equipment, aids, or other accommodations needed to help them benefit from the school program.

Because of the similarity and overlap of ADA and Section 504, the U. S. Department of Education generally uses Section 504 to interpret the ADA in educational issues.

C	ОММU	N I C A	TION
		ime for self-growth for Navy ths at a time, to take a good l	y wives. How many civilian wives look at themselves?"

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Navy Family Services Centers

Hampton Roads

#### SECTION III GOSSIP

The following is re-printed from Ann Landers' column, in the Virginian-Pilot, 22 Aug 1985.

#### **Gossip Is No One's Friend**

**Dear Ann Landers:** In recent years you printed a poem on the dangers of gossip and the damage it can do. Could you run it again, please?

I am at this very moment the victim of some malicious rumors that have absolutely no basis in fact. These stories are ruining my health and hurting my family. Thank you so much, Anonymous in Rochester, NY

Dear Anonymous: Here it is -a masterpiece of truth. I hope it helps.

#### **REMEMBER ME?**

My name is Gossip. I have no respect for Justice.

I maim without killing. I break hearts and ruin lives.

I am cunning and malicious and gather strength with age.

The more I am quoted the more I am believed.

I flourish at every level of society.

My victims are helpless. They cannot protect themselves against me because

I have no name or face.

To track me down is impossible. The harder you try, the more elusive I become.

I am nobody's friend.

Once I tarnish a reputation, it is never quite the same.

I topple governments and wreck marriages.

I ruin careers, cause sleepless nights, heartache and indigestion.

I spawn suspicion and generate grief.

I make innocent people cry in their pillows.

Even my name hisses. I am called Gossip. Office gossip. Shop gossip. Party gossip. I make headlines and headaches. Before you repeat a story ask yourself, is it true? It is fair? Is it Necessary? If not – SHUT-UP.

#### LETTER WRITING GUIDE

The importance of letter writing between the deployed sailor and his family cannot be overemphasized. It is probably the single most important morale factor during the time of separation. When families are apart, "no news is Bad news," so be sure to write often and regularly.

Letters are inexpensive and convenient. Cassette tapes are also an excellent means of communication. Tapes have the advantage of the receiver being able to enjoy the spontaneous voices of loved ones .... Even young children can participate. Tapes are somewhat more expensive and slightly less convenient than letters. The important point however, is to COMMUNICATE.

When writing, use the complete and accurate address (including zip code) on each letter or package. If you send packages, be certain they are secured with strong wrapping tape and that the address is legible. **DO NOT SEND CASH THROUGH THE POSTAL SYSTEM.** Postal money orders, checks, or other means of sending money are a poor and unreliable substitute for a good dependent allotment or Direct Deposit. Remember that mail is inevitably delayed both to and from you, a fact which only emphasizes the need to write regularly.

The correct mailing address for us during deployment:

RANK/RATE, NAME, USN, SSN DEPARTMENT/DIVISION USS BELLEAU WOOD ( LHA-3) FPO AP 96623-1610

#### ENHANCED LETTER WRITING

Here are a few ways to enhance talking back and forth to each other by letter.

- 1. Answer all questions. Write with his/her letter and picture in front of you as though talking directly to him/her.
- 2. Ask advice when needed.
- 3. Explain problems clearly. If vague and unresolved, your spouse will worry. Remember, the response time is 46 weeks for you to get an answer using regular mail. The e-mail may not always be running on the ship, so you do not have a real idea of when your sailor is going to be able to respond to you. Will the problem be resolved by the time your sailor writes back to you. Can your sailor really help you solve the problem from across the sea?
- 4. Express appreciation for letters, tapes, etc., mentioning one or two points of special interest.
- 5. Tell of daily activities in an amusing and interesting way.
- 6. Remember the importance of the amount and frequency of expressions of affection.
- 7. Share your feelings as openly and freely as you can without indulging in self-pity. Let your spouse know you'd like to share his/her feelings.
- 8. Above all, express yourself clearly and unequivocally so he won't have to say, "I wonder what was meant by that!" Neither husband or wife should try to interpret what the other says, read between the lines, or distort the meanings. If you don't understand, ask questions, otherwise take things at "face value."
- 9. If you have children and they can write, have them enclose notes or drawn pictures in your letter. Children can use separate envelopes. Send pictures of home, the Christmas tree, home activities, etc. Have father write separate letters to the children rather than a joint letter.
- 10. Give news of neighborhood, friends and relatives.
- 11. Write often. If that's hard, supplement with cards (funny-romantic).
- 12. Consider occasional phone calls.
- 13. Please number and date your letters, they often get delayed and out of sequence in the mail.

#### **MESSAGES**

Some occasions might call for a speedier method of contacting the service member than a letter: a serious illness or injury, a death in the family, a birth routine and/or expected hospitalization, birthdays, anniversaries and other special occasions.

Depending upon the severity of the situation, there are three primary ways to send a message to the ship. If you are in doubt as to which method to use, contact your Ombudsman for advice. In either

case, it is always a good precautionary action to follow a message with a written letters, giving all the details.

#### THE AMERICAN RED CROSS

Around-the-clock and around-the-world emergency communication network available to the men and women of our Armed Forces and their families during times of personal emergencies. This service operates 24 hr. a day, every day of the year, and transmits or receives over 800,000 messages a year - at no cost to service personnel or their families. With Red Cross world-wide communications network, we can rapidly transmit <u>verified</u> information to help clarify misunderstandings, re-establish broken communications, or support requests for emergency leave.

Also, if you have not heard from your spouse for one month or more, and are anxious as to why, the Red Cross can help. You can ask them to send a message to the ship requesting information on his health and welfare. If mail has been leaving the ship during that time, the CO, the XO and/or the Chaplain will see him and will advise the service member of your concern. They will usually see to it that a letter is written and sent. THIS IS A DRASTIC STEP TO TAKE, but when all else fails...

You will find a listing of American Red Cross offices and their services in the "RESOURCE" section of this guide. Before you call, have the service member's following information on hand:

#### Rank and Full Name SOCIAL SECURITY NUMBER Complete Duty Address

#### WESTERN UNION

**Western Union:** Personal and non-emergency messages should be sent through Western Union.

These include seasonal salutation, birthday and anniversary greetings, expected hospitalization, or just "I LOVE YOU".

The proper address for Western Union messages sent to the ship is:

Rank/Rate and Full Name Department/Division USS BELLEAU WOOD ( LHA-3) FPO AP 96623-1610

There are different types of Western Union messages, each with it's own rate. Except for the Mailgram, the address does not count as any of the words for which you must pay. Keep in mind that all rates are subject to change, and you should ask before you definitely decide to send a message.

#### Things to remember when sending Western Union Messages:

- 1. It is recommended that you use the night letter because it is less expensive and a couple of hours is usually the only difference between the telegram and the night letter.
- 2. Most telegrams and night letters are delivered within 36 hours, depending upon the priority status (a death would have priority over a Valentine) and the number of other messages which must be sent by the communications center. However, Western Union emphasizes that there are no guarantees for delivery times to the ship once the message is delivered to the communications center, it is out of Western Union's hands.
- 3. Before the service member receives the message the following people are going to see whatever message you send. Western Union, the communications centers on shore and on the ship, the commanding officer, the department head or division officer and possibly a chaplain. Therefore, don't say anything that might embarrass you husband or yourself.
- 4. Most commands also request that you do not use Western Union to send the service member bad news (serious illness, hospitalization complications, a death or injury in the family) that is going to cause him pain and/or distress. Otherwise, they may receive his Western Union message with no preliminaries or support. But, if messages are sent through Red Cross it won't cost anything and they will be given the message by someone who will be able to advise and comfort him.

PLEASE!!!! If you do send a message about illness, injury, or hospitalization, be sure to include the doctor's diagnosis (the service member can get an explanation of medical terms from the medical department aboard), the prognosis (the expected outcome), and the length of any expected hospital stay or recovery period. They'll feel better if they know everything that you know.

#### E-MAIL

E-mail represents a new era in instant communication. Imagine sitting down at a computer, writing a letter to your loved one who is half a world away, clicking on the send button, and having your message arrive one hour later on BELLEAU WOOD! Talk about a morale booster!! All you need is a computer with a modem, a connection to the Internet through a service provider such as America Online, or a local provider, and the service member's e-mail address on BELLEAU WOOD. The format for addressing a sailor on BELLEAU WOOD is as follows: use the address below and in the SUBJECT field put the Sailor's last name followed by the first name, then the Division he/she works in. EXAMPLE: John Q. Public in AIMD would be:

#### crew@lha3.navy.mil

Subject: Public, John AIMD

#### What if I don't have e-mail capability at home?

The USO offers a FREE e-mail/internet services as well as the Ombudsman Work Center.

Families are encouraged to use the USO because each person can have their own private e-mail account, the USO has longer and more convenient hours, including weekends and holidays: 11:00 am to 9:00 pm Sunday through Thursday and 11:00 am to 10:00 pm Friday and Saturday. The USO is located downtown at 303 "A" Street (corner of Third Avenue and "A" Street). There is free underground parking available – for access you must drive up Third, the USO building is on the left – ring the buzzer, and the USO attendant will let you in. There is a pay parking lot located directly behind the USO. The number for more information is 235-6503.

The Ombudsman Work Center, which is located on the 2<sup>nd</sup> deck of the Naval Station Family Service Center Building (Bldg. 259), is open from 8:00 a.m. to 12:00 p.m. and 1:00 to 4:00 p.m. Monday through Friday (Government holidays excluded). Call 556-8478 to schedule an appointment to use the e-mail computers.

Many local libraries offer free access to computers with internet capabilities. Generally, all that is required is a library card at the library.

#### CARE PACKAGES

A Care Package is exactly what it sounds like -- a little bit of home that says, "I love you; I'm thinking about you." With just a little planning, they can be a great link over the distances. Care packages are also morale builders during a deployment. Speculation and excitement run through out an entire ship when just one package arrives. Once you receive that first "thank you" letter, you'll be eager to start your next package.

While shipboard life today is relatively comfortable -- many have facilities similar to a small exchange -- the one rare commodity is privacy. Be careful of what you send. It will undoubtedly be seen by a number of people. Even most officers share their staterooms and don't expect a lot of love talk on any recorded message he/she may send home -- most men/women would be too embarrassed for anyone else to hear what they most want to say.

Record dinner one evening, complete with the fussing and bickering (better to keep it a secret if you want it to be spontaneous) so he/she can almost feel like he/she is there with you. (Don't be surprised if your spouse does not listen to the tape. For some service members it hurts too much to hear the voices of the family he/she misses). And don't expect a response! (Because privacy is a premium on a ship, it might be difficult for the service member to say out loud the words he/she feels.) If you hear your Sailor's made that new rate or rank, send him/her a new insignia for luck.

#### CARE PACKAGE IDEAS

Have fun putting together a Care Package. Be creative. Make each shipment an adventure for your spouse.

#### **OBVIOUS:**

Cookies Fudge Brownies
magazines newspaper clippings joke books
razor blades pictures cartoon books
disposable razors recorded "letter" self-addressed
puzzle books "I Love You" card envelopes

#### **NOT-SO-OBVIOUS:**

puzzlespopcorn ballsnutsTylenol-aspirininternational coffeestrail mixhealth food snackssnack sausagessnacks

jerky final report cards boxed munchies school work kiddy art music tapes

deodorant shampoo shoe insole cushions

blank tapes candy bars cushions Hickory Farms packs Oreos stamps

specialty teas taped TV shows Vienna sausages VCR home movies games dry soup mixes

buttermint candy children's crafts sewing kit playing cards dice supplies score pads chewing gum cheeses

#### MAYBE-YOU-WOULDN'T-THINK-OF:

Newspaper/magazine subscriptions canned ham

Hand-sewn, knitted, crocheted, etc. gifts car/plane/boat models

experimental international baked goods batteries

gifts for the sailor to send the children (birthdays, etc.) church newsletter

greeting cards for their family (put date to mail in stamp corner) hand lotion

Tupperware to keep all your goodies fresh and bug-free chapstick
Travel alarm novelties

#### **MAILING TIPS**

#### UPS WILL NOT ACCEPT PACKAGES ADDRESSED TO FPO

- The package cannot weigh more than 70 pounds, and must not exceed 108 inches in combined girth (all the way around the center) in length.
- Don't use wrapping paper if you can help it, and string will foul up the postal machines. The post office recommends you use the reinforced, nylon strapping tape. The Sailors will not have to pay custom tariffs on packages mailed to FPO.
- Pack everything snugly, so it doesn't move around, and try to distribute the weight evenly so one side is not heavier than another.
- If cookies are not packed tightly in their containers, and then well-cushioned, you might get a letter about the lovely crumbs you sent. (But no real tragedy, after 2 weeks or more of shipboard food, they'll eat the cardboard box if they think it's homemade.)
- Put an extra address card INSIDE before you seal the package. If the box should be damaged, and neither address on the outside can be read, it will be opened by the post office. If they can't find where it should go from the contents, the whole package goes to the dead letter bin.
- Don't send anything that is highly perishable there's no refrigeration available. Although a 2-3 week space between mailing and receiving a package is about normal, it could take as long as 6 to 8 weeks.
- Be sure that if you are sending a package for a special occasion to mail it so it has plenty of time to arrive. Better a little early than to let him/her think you have forgotten him/her.
- Don't send aerosols (as in shaving creams and some spray deodorants) or liquids in glass containers.
- Fireworks are also a no-no, even for the 4<sup>th</sup> of July.
- Send him/her a storybook and a blank cassette tape and ask him/her to record the stories and send them back, so while he/she is gone, he/she can still "read" to the children for a treat or at bedtime.
- Wrap each item (even candy) individually as if it were a very expensive gift .... Let there be a little Christmas in every package you send.
- Include some photographs, not only of the children, but of yourself as well, and anywhere you may have gone for an outing.

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• Don't forget to mark any packages that contain recorded messages, music, or VCR tapes with the

words "Magnetic, recorded tape enclosed."

## RESOURCES

"Knowing who to call when you have a problem helps to keep the difficulty from seeming like a catastrophe. Many Navy and civilian agencies are available to help...when the going gets tough."

#### **OMBUDSMAN**

When you have a question or a problem and are not sure what to do or where to go...contact your Ombudsman.

As an official representative of Navy families, the Ombudsman plays a vital role in establishing and maintaining good communications between the Command and the families of personnel assigned to the Command.

Because of the ability to reach out on a one-to-one basis, the Ombudsman, a volunteer, is essential in solving the problem of how to help families to utilize the programs and services available to them. Ombudsmen are worth their weight in gold. They have the ability to "plug" people into the right source of help, and to guide the otherwise shy or reluctant person to the service or agency they need.

The Ombudsman is a two way communicator, a referral agent, an interpersonal helper for dependents and a liaison for community resources.

The Ombudsman can encourage, refer and absorb "steam"-- all in the name of the Command. The impact comes from the fact that their very presence says "the Command cares about you."

The Ombudsman, however, is  $\underline{NOT}$  a go-between for the Navy sponsor and their Command, or a go-between for husband and wife.

The Navy Chain of Command should be utilized to address problems between the sponsor and the command. There are many recognized agencies offering professional guidance in the area of personal relationships, such as Navy Family Services Centers. Your Ombudsman will refer you to the correct agency, if you desire.

## USS ESSEX/BELLEAU WOOD OMBUDSMEN: CARELINE: (619) 699-8469

# OR EMAIL: bwdombudsman@hotmail.com

#### **CHAPLAIN**

Navy Chaplains serve all service members and their families, not just individuals or groups belonging to specific religious denominations. They provide regular religious instruction, as well as counseling, guidance and assistance in sickness, death or other emergencies.

Chaplains may be contacted if you need assistance. The Chaplains are tasked to represent the well-being of all Naval personnel and their families. The Chaplain works closely with other local clergy, the medical community, local hospitals, Family Service Centers, Navy-Marine Corps Relief Society, Red Cross, Legal, Dependent's Assistance Board, and other helping agencies. They are super sources for personal counseling, information, or referral information.

During the day, you can contact a Chaplain at (619) 556-1921 (NavSta) or (619) 545-8213 (NASNI). In case of an emergency after hours and you <u>need</u> to talk to a Chaplain, you can reach the SURFPAC duty Chaplain by calling the Naval Station San Diego Quarter deck at (619) 556-1246/8478.

#### NAVY-MARINE CORPS RELIEF SOCIETY

The primary purpose of the Navy-Marine Corps Relief Society (NMCRS) is to help service members and their dependents with emergency needs. Whether you need rent, utilities, food, or other financial assistance, it is always a good idea to call NMCRS first to find out what documentation you will need to bring in for your particular circumstances.

The NMCRS can loan money for emergency leave travel if the emergency involves either spouse's immediate family, but they will need verification by American Red cross of the death or critical illness. Car repair loans for essential repairs are also available if you have proof of insurance, registration, a written estimate, and a current driver's license. They can also help you with medical/dental bills, assist when you may have problems with your pay through no fault of your own, and they can help you obtain a child's car seat, such as is required by California State Law.

Additionally, the Navy-Marine Corps Relief Society operates a comprehensive Education Program for helping Navy and Marine Corps families pursue their academic goals. The primary focus of the Program is on financing undergraduate education for dependent children. The Society also has programs for spouses and for "fleet input" students in commissioning programs. The Society offers grants and interest-free loans from its own resources and participates in two of the federal government's Guaranteed Student Loan Programs.

NMCRS also operates an emergency food locker, and three thrift shops. They are located in Imperial Beach, at the Naval Training Center, and at the Naval Station (near Furniture Land).

The NMCRS Budget Counselor offers a monthly Budget Basics class and a Budgeting for Baby classes. If you are unable to attend these classes, the Budget Counselor is available for budgeting advice during regular business hours at the NMCRS Auxiliary.

The Navy-Marine Corps Relief Society . . . "Helping the Navy and Marine Corps take care of their own." Please call ahead for information - it may save you a trip!

#### SAN DIEGO AREA NAVY MARINE CORP RELIEF OFFICES

#### FINANCIAL ASSISTANCE

Naval Station 32nd Street (619) 238-1587/1588/8283

NAS North Island (619) 435-8786

MCRD (619) 293-3730 (9:00 to 1:00) (Mon., Wed, & Fri.)

MCAS Miramar (858) 537-1807

#### THRIFT SHOPS

OLF Imperial Beach (619) 424-8369 (9:00 to 1:00) (Tues. & Thurs.) Miramar Auxiliary (858) 271-4633 (8:00 to 4:00) (Mon.-Fri.)

Naval Station 32nd Street (619) 556-8624 (9:30 to 1:00) (Mon., Wed & Fri.)

### FLEET AND FAMILY SUPPORT CENTER NAVAL STATION (619) 556-7404

Providing Support to Families and Single Service Members

Navy and Marine Corps Fleet and Family Support Centers (FFSC) are designed to help Navy and Marine single and married members with a variety of personal support services.

What can the FFSC do for you? FFSC's address practically every area of Navy and Marine Corps family life. They provide a comprehensive information and referral service on a wide range of family-related programs and services, including resources which are available in both the military and local civilian community. FFSC staff members and volunteers work to coordinate programs.

Each Fleet and Family Support Center provides assistance and support to existing commandsponsored efforts such as command ombudsmen and pre-deployment briefings. FFSC's have information to help ease the relocation process and they offer programs on subjects of interest to military families, such as budget-stretching, finding a new job after a family move, parenting classes, helping families improve their communications skills, and many others.

When you come in with a request or a question, the FFSC can readily refer you to the appropriate military or civilian resource.

They will provide information such as child care availability, how to get legal aid, or finding help for your "special needs" child. FFSC's also can help you with personal or family problems.

Each FFSC offers a wide range of personal and family enrichment programs to interested people. FFSC's offer helpful, everyday resources which can be of real benefit to "everyday" people who have "everyday" needs as well as an occasional "crisis."

Your local Fleet and Family Support Center is staffed with a combination of military and civilian personnel, who will do their best to come up with just about any kind of information or help you'll need -- and if they don't have it at their fingertips, they know where to find it.

# Use your Fleet and Family Support Center. It is here to serve you.

## FLEETAND FAMILY SUPPORT CENTER INFORMATION

<u>INFORMATION AND REFERRAL</u>. This division can answer nearly all your questions about the many military and civilian resources ready to serve both military members and family members. We provide a systematic approach to linking you with the resources available in San Diego to meet your needs.

<u>ENRICHMENT PROGRAMS AND WORKSHOPS</u>. Each month the FFSC presents a series of important programs and workshops designed to enhance your quality of life. A wide range of personal and family programs are offered -- deployment issues, marital communications, preparing for parenthood, effective parenting and child development, single parenting, money management and budgeting, search, home buying, and stress and time management.

<u>INDIVIDUAL AND FAMILY ASSISTANCE.</u> Our highly trained family counselors provide assessment and crisis intervention. Contact us if you are experiencing difficulty with problems of an individual nature - separation anxiety, depression, stress, personal adjustment, or emotional distress. We also provide assistance for families dealing with marital problems, parent and child relationships, step-parenting, or single parenting issues.

EMPLOYMENT ASSISTANCE. Finding a job can be a difficult task. If you are a service member transitioning to civilian life or a military spouse new to San Diego, this program can help you. Classes and one-on-one counseling are available job search topics such as resume writing and interviewing. Employer files and current job openings are available for your review. There are four Navy and Marine Corps Fleet and Family Support Centers in the San Diego area. They are located at:

Naval Station, BLDG. 259 (619) 556-7404; NAS North Island, BLDG. 607 (619) 545-6071; MCAS Miramar, BLDG. M273 (858) 537-4099; Naval Submarine Base, BLDG. 212 (619) 553-7505.

#### AMERICAN RED CROSS

American Red Cross services are available 365 days of the year, 7 days a week, and coverage for emergencies is provided 24 hours a day. In the San Diego area you can reach the Red Cross at the following locations:

Chapter Headquarters (24 hour number)	(619) 542-7552
Chula Vista (South Bay)	(619) 422-5226
El Cajon (East County)	(619) 440-7813
Escondido (North Inland)	(858) 745-3221
Oceanside (North Coastal)	(760) 757-5403

#### Military Offices:

MCAS Miramar	(858) 537-4107
Marine Corps Recruit Depot (including SUBASE)	(619) 524-5727
Naval Hospital San Diego	(619) 532-8165 (for NASNI, NAB,
	NAVSTA, NTC)

The **Red Cross Armed Services Emergency Support Services** toll-free number is 1-877-272-7337.

All Red Cross Social Services are provided free of charge. Military personnel, veterans, and their families benefit from the American Red Cross in many ways:

#### AMCROSS MESSAGES

Red Cross makes its **around-the-clock**, **around-the-world emergency** communication network available to the men and women of our armed forces and their families during times of personal emergencies. This service operates **24 hours a day**, **every day of the year**, and **transmits** our receives over 800,000 messages a year - at no cost to service personnel or their families.

With Red Cross' world-wide communications network, we can rapidly transmit <u>verified</u> information to help clarify misunderstandings, re-establish broken communications, or support requests for emergency leave.

Also, if you have not heard from your spouse for one month or more, and are anxious as to why, the Red Cross can help. You can ask them to send a message to the ship requesting information on his health and welfare. If mail has been leaving the ship during that time, the CO, the XO, and/or the Chaplain will see him and will advise the serviceman of your concern. They will usually see to it that a letter is written and sent. THIS IS A DRASTIC STEP TO TAKE, but when all else fails . . .

#### **EMERGENCY LEAVE**

Red Cross can neither grant nor deny your husband emergency leave. But they do perform a service by providing the complete, verified information your husband's Commanding Officer will need to make a sound decision concerning your request for emergency leave. It is <a href="IMPORTANT">IMPORTANT</a> that you contact the Red Cross <a href="FIRST">FIRST</a> if you have an emergency which may require the presence of your sailor.

Your Ombudsman cannot grant emergency leave; although, in conjunction with the Red Cross, the Commanding Officer may request that the ombudsman investigate the situation and make recommendations. Your first and primary contact should always be the American Red Cross.

The emergency usually has to involve the service member's immediate family -- you, the children, service member's parents, brothers, and sisters. If you have an emergency in <u>your</u> family, Red Cross can always send a message to your spouses' ship. Uncles, aunts, cousins, and grandparents are seldom considered close enough relations to require emergency leave.

Transportation to and from the ship is not totally free. The sailor may have to utilize and pay for civilian transportation to get to a military base for the flight home. Once the plane lands in the United States, the service member is responsible to pay for his way to the leave address. Emergency leave is still leave, and it counts like vacation leave. Often the sailor must pay for his return fare to the ship. Can you handle this extra burden once the service member has gone back to his command? And the sailor **DOES** have to go back.

THE AMERICAN RED CROSS CAN PROVIDE MILITARY MEMBERS AND THEIR FAMILIES INTEREST-FREE LOANS AND GRANTS, IF NEEDED, WHEN URGENT PERSONAL CRISES ARISE, SUCH AS A DEATH OR CRITICAL ILLNESS IN THE FAMILY.

#### **HEALTH AND SAFETY SERVICES**

Based in communities across the nation, Red Cross instructors each year certify an average of 7 million people in Red Cross health and safety courses, which include Red Cross CPR, first aid, lifeguard training, and swimming. Red Cross health and safety workers in your community may also offer:

- Blood pressure screening, referral, and follow-up.
- First aid stations at public events.
- Home health care courses.
- Home health aid training.
- Baby-sitter training.
- Training for child care providers.
- First aid and water safety education.

#### AIDS EDUCATION

The American Red Cross is a national leader in AIDS education. Red Cross people work in cooperation with a number of public an private health-related organizations, including the US Public

Health Service, to provide millions of Americans with unbiased, timely, and accurate information about AIDS and HIV, the virus that causes AIDS.

#### **DISASTER SERVICES**

Each year, Red Cross paid and volunteer staff respond to more than 50,000 disasters, ranging from single-family house fires to major disasters such as hurricanes, floods, and tornadoes. They help hundreds of thousands of their neighbors by providing food, clothing, shelter, and other emergency needs - **FREE OF CHARGE**. Red cross assistance may include shelter, first aid, food, clothing, rent, essential household needs, minimum home repairs, health needs, and replacement of occupational supplies and equipment. Disasters do not keep business hours and no one is immune from the onslaught of destructive weather, accidents, or fire. Every American is a potential disaster victim.

#### Volunteer Opportunities

Volunteers are needed to fill a variety of positions in the following areas:

- Case work
- Health screenings
- Chapter Aides
- Hospitality
- Instructors for health education courses
- Nutrition
- High blood pressure training
- Disaster action team
- Vital signs
- Home nursing
- Parenting

- Blood pressure screening clinics
- Speakers bureau
- KISS Car Seat Program
- CPR and first aid course instructors
- -Water safety/small craft safety course instructors
- Baby-sitting
- Youth health
- Disaster health services
- General maintenance
- Disaster preparedness course instructors
- Military installation, hospitals, and clinics

The opportunities are endless! No experience required - and training is provided. For additional information on volunteering, please contact your local Red Cross Chapter Headquarters at (619) 542-7552.

#### THE NAVY FAMILY ADVOCACY PROGRAM

Child abuse and spouse abuse threaten the fabric of our entire society. Concern for the welfare of Navy families and the effects of family dysfunction on military performance prompted the establishment of the Family Advocacy Program in 1976. Today, the Navy Family Advocacy Program is designed to address the prevention, identification, intervention, treatment, follow-up, and reporting of child and spouse maltreatment, sexual assault, and rape.

The Navy Family Advocacy Program rests on the following assumptions:

- That family violence does occur within all communities, including the Navy community.
- That family maltreatment and abuse is disruptive and interferes with the work performance of the service member and thus with the mission of the Navy.
- That family violence and neglect is incompatible with the high standards of professional and personal discipline required of Navy members.
- That most perpetrators of family violence are not deviant or incorrigible and that many may be rehabilitated.
- That victims and involved families are often best served when the perpetrators of family violence are placed in treatment and are available to participate in the family's rehabilitation.
- That perpetrators of family violence must be held accountable for their behavior and that swift and certain intervention is a most effective deterrent.
- That rehabilitation of a valued service member is cost effective for the Navy.

#### The Navy Response

The Navy's comprehensive response to family violence is designed to prevent or to stop the violence and to minimize its impact on the family and on the Navy. Program components include:

#### Prevention

Navy family support programs via the Navy Family Service Centers help to minimize the negative stresses caused by a mobile life-style through:

- Pre- and post-deployment support groups, classes, and activities.
- Budget and financial counseling.
- Spouse employment programs.
- Parenting classes.
- Parent support groups.
- Stress management training.
- Anger management classes.
- Domestic Conflict Containment Program (DCCP).
- Relationships and Recovery Group.
- Single parent groups.

#### - Outreach in Navy Housing.

For additional information, contact one of the Fleet and Family Support Center (FSC):

Marine Corps Recruit Depot (619) 524-5735 Naval Station, 32nd St (619) 556-7404 Marine Corps Air Station, Miramar (858) 537-4099 Naval Air Station, North Island (619) 545-6071

Submarine Base (619) 553-7505

#### **Identification and Reporting**

The Family Advocacy Program provides training to help professionals detect abuse. Incidents of abuse or neglect are reported to family advocacy representatives and coordinated with local child protective authorities.

All cases of child or spouse maltreatment identified in the San Diego area are reported to:

Navy Family Advocacy Center (NFAC) (619) 556-8809 (between the hours of 0700-1800)

All cases of **child abuse** must be **immediately** reported to: San Diego County Child Abuse Hotline (858) 560-2191

#### Intervention and Treatment

A multi-disciplinary team of family advocacy professionals and command representatives recommends an appropriate response to identified cases of abuse. The Navy's intervention may include: crisis intervention, emergency shelter, rehabilitation or treatment designed to prevent further violence, criminal prosecution, disciplinary or administrative sanctions, and close coordination with civilian social service providers. An incest treatment option is available for carefully screened offenders.

All victims are entitled to physical and mental health treatment.

All cases referred to the Navy Family Advocacy Center will be reviewed to ensure safety of victims and referral to military or community support services.

#### Case management and Follow-up

Cases identified to the Navy Family Advocacy Center, San Diego, will be referred for case management services as appointments become available.

These cases are monitored to ensure the victim is safe and the perpetrator is making progress. Case follow-up spans up to one year to allow time to resolve the immediate problem before reassigning the service member.

Family support programs, the medical treatment facilities, and local commanders work cooperatively to provide family advocacy services.

#### Navy Family Advocacy Program, San Diego

The Navy Family Advocacy Program, San Diego, has been selected as a model program site through the support of both the line and medical leaders. The Navy Family Advocacy Center (a department of the Naval Hospital), has been relocated to the Quality of Life Complex, Naval Station San Diego (32nd St.). Families may obtain assistance with problems of family violence by contacting:

Naval Family Advocacy Center Naval Station Bldg. 265 (619) 556-8809

Mailing address: Naval Hospital

Attn.: Family Advocacy Department

Code 53

San Diego, CA 92134-5000

#### LEGALASSISTANCE

Spouses of active duty service members are eligible for legal assistance at no charge. General legal advice, as well as drafting of some legal documents can be obtained. However, legal assistance officers cannot represent clients in the courts of this state. Advice is not given over the phone. You should call any legal service office to set up an appointment, (619) 556-5708.

Services available to you at a Naval Legal Service Office include, but are not limited to:

- 1. Estate planning, wills, insurance policy reviews, and general property matters.
- 2. Drafting of powers of attorney. A special power of attorney can be very useful for such matters as the moving of household goods, the settling of insurance claims, and the management of accounts of funds which are not jointly held. A general power of attorney grants virtually unlimited ability to act for another person. General powers of attorney should not be granted before considering all of the ramifications of such a grant. All powers of attorney should be requested by the person granting such power and should be completed prior to deployment.
- 3. Performance of acts, executed or drawn up by a notary.
- 4. Advice on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord-tenant relationships, domestic law (divorce, adoption, etc.), state residency matters, immigration laws, and commercial contracts.

Information obtained during legal assistance is confidential and cannot be divulged to anyone without permission of the individual concerned. When legal problems are not within the scope of the Navy Legal Assistance Program, referral can be made to civilian counsel.

#### POWER OF ATTORNEY

A Power of Attorney gives someone else – a spouse, a lawyer, a friend or other trustworthy person – the legal power to carry out transactions in the service member's name without needing to obtain his signature or consent. There are two different types of Power of Attorney: a General Power of Attorney and a Special Power of Attorney. A General P.O.A. is very broad. It authorizes another person to sign any legal document in your name and, therefore, should be given with caution. A Special P.O.A. is limited. It authorizes another person to carry out a specific legal act in your name. Your personal lawyer or the Base Legal Assistance Attorney can help you decide which type will fit your needs and help you prepare one.

#### **WILLS**

One of the important tasks that you must do for personal and family readiness is to write a will. No one likes to think about wills and dying, and that is why three out of four Americans die without wills. But a will is an important document for you and your family. It makes sure that your children have someone to take care of them and that your estate goes to the people you designate. If you die without a will, the state will make those decisions for you. Who should write your will? You should not attempt to write your own will, as most states do not recognize these as binding. Furthermore, each state requires

certain elements for wills to comply with the laws of that state. For these reasons, it is recommended that you always have a lawyer prepare your will for you. The Base Legal Assistance Attorney can help you with your will at no cost.

#### FAMILY CARE PLAN

If something were to happen to you while your spouse is deployed, who would take care of your children? Even if you are only hospitalized for a brief time, you must have a designated person who will care for them. That person would have a special power of attorney and a medical consent form, allowing them to seek medical treatment for your children as needed. It is a good idea for you to keep an information card in your vehicle's glove compartment and one in your purse, stating whom to call in case of an emergency. (Childcare provider, designated care giver, etc.)

#### RECREATIONAL SERVICES

Each military installation's recreational facilities are designed according to the size of the population on base, money available, purpose of the installation, interests of the service members, geographical location, and the availability of facilities and activities in the surrounding community.

Listed below are the types of recreational facilities you may find on a military installation:

- <u>Libraries</u> provide books, magazines, and newspapers for leisure reading and reference, and sometimes films for viewing. Most libraries have small meeting rooms and space for study, lectures, discussions, film showings, displays, and exhibits.
- <u>Recreation centers</u> offer a wide range of recreational activities such as social and service opportunities, tours, travel, and ticket distribution. They may provide low-cost rental of recreational equipment including fishing and camping equipment and even recreational vehicles (travel trailers, motor homes, etc.).
- <u>Multi-court areas</u> are available for individual, team, and intramural sports such as racquetball, tennis, basketball, volleyball, and badminton.
- <u>Gymnasiums and field houses</u> offer year-round physical fitness, sports, and training activities. Some have saunas, swimming pools, weight-lifting rooms, and large exercise areas.
- <u>Unit entertainment centers</u> provide places to participate in musical activities, variety shows, unit bands and combos, skits and plays, and guitar and piano labs.
- Outdoor recreation areas, parks, riding stables, and marinas provide the opportunity to participate in such activities as archery, horseback riding, swimming, bicycling, hiking, nature activities, dirt bike and auto racing, skiing, and boating.
- <u>Auto hobby shops</u> are equipped so that you can repair your own automobile. Tools and equipment are provided. Some auto craft shops sell oil, filters, and other expendable supplies.
- <u>Craft shops</u> give you the opportunity to learn and improve skills in photography, ceramics, electronics, woodworking, metalworking, and other handicrafts.
- <u>Music/theater centers</u> give you places to participate in or watch plays, concerts, choral groups, instrumental groups, stage bands, dinner theater productions, and "Great Artists" series.
- Youth centers are for young people age 6 through 19. Activities range from informal games, sports, dances, and film showings to classes, competitions, tours, trips, and participation in clubs and other organizations.
- <u>Stadiums and playing fields</u> are for competitive team sports such as football, baseball, softball, soccer, and track and field.
- Outdoor swimming pools are open in warm weather, allowing families to enjoy the water in the open air and sun. Some have side panels and retractable roofs which permit year-round use.
- <u>Bowling centers, golf courses, skating rinks, and skeet and trap ranges</u> offer on-base leisure sports at much lower cost than similar commercial facilities off-base.
- <u>Specialized clubs</u> such as motorcycle, flying, and rod and gun clubs, serve the interests of Sailors and their families on most installations.

#### **HOUSEHOLD MOVES**

If you expect travel and excitement as a Sailor or a Sailor's spouse, you should be fulfilled. Sailors move often, and moving can be exciting! The keys to making moving an enjoyable experience for you and your family are a good attitude and thoughtful preparation. The Personal Property Office can help by providing how-to booklets such as the Department of Defense's "It's Your Move" as well as by making many of your moving arrangements for you.

Following receipt of orders to active duty or to a new duty station, a Sailor may be faced with a move to another location. If this happens, the US Government will pay for the move. Your spouse or you should contact the base Personal Property Office as soon as Permanent Change of Station

(PCS) orders are received.

If the Sailor cannot arrange storage or shipment of property personally, whomever he or she appoints to act in his or her behalf must have written authorization (power of attorney or an informal letter countersigned by the Sailor's commanding officer) - even if the designated representative is the Sailor's spouse.

If you must act in his or her place, you should know exactly what the Sailor wants and all the facts necessary to make the move. When you go for your appointment, you should be prepared with:

- Ten copies of the Sailor's orders (and any modifications).
- Estimated weights of different types of shipments (household goods, items for storage, baggage you will send ahead).
- A list of any large items such as a piano or china closet.
- Preferred date of move. (Be prepared to be flexible.)
- Date you will arrive at new duty station.
- A list of high-value items being shipped.

The Personal Property Office will make arrangements with a civilian carrier to ship your goods. The government will pay for your move as long as you do not go over a certain weight limit (determined by pay grade). If you do ship more than the allowable weight, you must pay the difference.

No matter how well your possessions have been packed and regardless of how careful the movers are, there is the possibility that something of yours may be broken, damaged, or lost in shipment. If this happens you have the right to file claims against the US Government and the carrier. If you have private insurance on your household goods you must file a claim against your insurance company before filing against the government. Enclose a copy of your claim against your insurance company when filing your claim against the government. The government will reimburse you for your loss and then file a claim against the carrier. Contact the destination Personal Property Office to file these claims.

#### HOUSING RELOCATION SERVICES

The Department of Defense (DOD) relies on the local community to provide the majority of housing occupied by military personnel and their families. Since military family housing is only built when there is a shortage of suitable, affordable housing in the private sector, most military families live in off base rental/privately owned properties In San Diego) 80% of military families live in housing in the private sector. Many prefer to become homeowners. While the average cost of housing in San Diego is high, opportunities to purchase or rent are available throughout the County.

The housing stock is incredibly varied as communities within the County range from rural to urban. Single family homes, condos, town homes and apartments are available throughout the private sector.

Locating affordable private sector housing will be most challenging for junior enlisted personnel, large families or families with pets.

The San Diego Military Housing Welcome Center (619) 556-8443 serves to provide military personnel, Department of Defense civilians and their families a pleasant transition to and from San Diego. The Welcome Center falls under the cognizance of Commander Naval Base San Diego, and is staffed with people who care about quality service.

A variety of housing services offered by the San Diego Housing Welcome Center include:

- 1. Arrival Services
  - Housing Information Package
  - PCS Check-in for housing
  - Central automated listings of rental and sales properties
  - Showing service for those with transportation problems
  - Supervised child play area
  - Hardship assistance counseling for special needs
  - Application for Government quarters (military housing) and waiting list
  - Interface with base and community support agencies
  - Easy access to and from Navy and Marine Corps bases and all areas of San Diego
  - General community information on utilities, schools, vehicle registration, and more
  - Rental Assistance Program Information (Set Aside and Security Deposit Guarantee Programs)
  - Housing information briefings for departing and arriving commands
  - Briefings and training for commands, ombudsman, and property management real estate Companies

- 2. Realty Services/Purchasing a Home
- Home buying counseling and workshops referral
- Home selling and property management counseling and workshops referral
- Outbound housing information for transfers to new areas

For more information call the Housing Welcome Office at (619) 556-8443.

#### YOUR LEGAL RESIDENCE

WHAT it is: Your legal residence is the state where you are a citizen; the state where you owe certain duties and have certain rights or privileges, even though you aren't there. Because most of your rights and duties are the result of your being a United States citizen, rather than your being a citizen of one particular state, most people give only passing thought to maintaining a particular residency.

For most civilians there are no residency problems. They are residents or citizens, of the state where they live and work. Because of certain provision of federal law, however, it is possible for service members to maintain residency in one state, even though they live and work (at their military command) in another.

WHAT DIFFERENCE IT MAKES: There are two major areas of your affairs where your legal residence makes a significant difference. These are state income taxes and eligibility for in-state tuition at state colleges and universities.

Because the military is such a mobile community and because state governments are anxious to get as many people possible on the tax rolls and to keep as many as possible off the "in-state tuition" rolls, it is important that you manage your affairs so as to clearly have one residence. If you do this, you will have no difficulty in establishing eligibility for you or your dependents to attend school in that state, or in keeping other states from making you pay income tax. Of course, you will have to pay the income tax (if there is one) in the state of your residence.

THE TEST FOR RESIDENCY: Legally, if you are in a state with the intention that that state will be your permanent home, you are a resident of that state. You remain a resident of that state even if you are in the military and leave it for a period of many years – as long as you don't acquire residency in a new state, which is of course, the same way you acquired it to begin with: by being in a state with the intention to make that state your home.

It is obvious, therefore, that your residency is largely determined by your intent: what state (where you are now or have been) you consider home. The problem with this test, however, is that state governments can't look into your mind and "read" your intent, and they will not accept your statement that you are (or are not) a resident if you can't show some positive connection to the state you claim.

HOW TO PROVE RESIDENCY: No one factor, standing alone, will determine your residency for the purpose of providing it to a state taxing authority or a state university. In nearly all cases a combination of factors will be considered. The most important factors are where you are, where you are registered to vote and where you file state income tax returns. Other factors are where you own property, where your bank accounts are, and where you declare as your home of record in your military files and your will.

You should handle as many of these affairs as possible through one state. In most cases <u>you</u> will have the burden of proving your residency. That means that if one state tries to tax you,

<u>you</u> will have to prove to them that you are a resident elsewhere or pay their tax; yet, if you want your children to go to a state university in that same state <u>you</u> will have to prove that you are a resident there, or pay out-of-state tuition. It is, therefore, easy to see that if you have all of you affairs and connections in one state, you will have no trouble proving you are a resident of that state, but if you don't you may lose many important rights or privileges.

DON'T TRY TO PLAY GAMES: Too many service members take advantage of their legal right to maintain a residence somewhere besides where they are in order to suit their purposes. They vote in one state (because it's home), register their car in another (because it has no income taxes), own all their assets in a third (because it's where they're stationed), and list a fourth in their will (because they were stationed there when their will was prepared). The immediate problem with this is that when the time comes for them to prove residency to the authorities of one state, they don't have sufficient connections anywhere to be able to do so. The long-range problem with this is that, by abusing the right the law gives them to maintain the residency of their choice, they are subjecting themselves to possible tax-fraud prosecution by any one of these states.

SUMMARY: Because you are in the service you have the right to maintain your legal residence. You cannot, however, keep all of your affairs in that state; your household goods, and possibly your house and bank accounts, will be with you where you are stationed, rather than in your home state. You should therefore keep all the rest of you affairs in your home state. Your failure to do so may cost you the benefits of citizenship in several states.

#### **AUTOMOTIVE**

**Base decal:** Obtain from Security Pass and Decal Office

**Location:** On Harbor Drive, just north of the Naval Station 32nd Street main gate. The Naval Station Decal office issues decals from 0600 to 1800, Monday through Friday. (if Pass and Decal is not open when you arrive, you can get a temporary pass at the Officer-of-the-Day office, just to the right of the main gate.

## For either a decal or temporary pass, you will need the following:

- your current automobile registration
- driver's license
- military ID card
- proof of insurance.

Phone (619) 556-1651 for more information.

## DRIVER'S LICENSING IN CALIFORNIA

One of the most commonly asked questions by military dependents is, "Do I need a California driver's license?"

The California Dept of Motor Vehicles (DMV) has determined that a California driver's license is not required of a military dependent as long as the following criteria are met:

- The dependent's home state driver's license remains valid
- The dependent is age 18 or older.
- The dependent does not establish permanent residence in California.
- The DMV maintains that lawful dependents are entitled to the same non-resident status as their active duty parent, spouse, or legal guardian.

For more information, contact the DMV: (800) 777-0133

F	I	N	A	N	C	I	A	L	С	0	N	С	E	R	N	S

"Many problems spouses have during a deployment are money related."

# SECTION V HOUSEHOLD FINANCE AND MAINTENANCE

Deployment often means changing or assuming responsibilities at home. Unless you have always been the family financial manager, it might be a good idea for both of you to discuss the fine points of managing money. And, while the handyman is away, just dealing with household malfunctions can be a real test of your ingenuity and patience. Anticipating problems and taking a few preventive measures can make things run a lot smoother. There are several books available, written specifically for the unskilled person, about repairing household appliances and fixtures. They give useful instructions for fixing things yourself, or for calling at least the right repairman while understanding enough to avoid being "ripped off". Most book stores carry these books and many are available from the federal government free for the asking. Check with the local Consumer Affairs Department or Better Business Bureau regarding reputable businesses in you area.

## Military Pay and Allowances

Basic Pay is determined by rank and the number of years in the service. Pay charts showing the amount of military pay for each rate/rank at different years of service are printed annually. The charts are available at Disbursing Offices, Family Service Centers and the Navy/Marine Corps Relief Society. The Navy has two supplements to basic pay: special and incentive pay and attraction and retention pay. Special and incentive pay compensates for some potential hazards that are associated with certain job skills. These jobs include sea duty, diving duty, hazardous duty, hostile ire and imminent danger duty, nuclear qualified duty, and submarine and some aviation duty. Retention pay is offered to encourage members to remain in critical job skills such as the health profession and designated specialty fields. Attraction pay, such as enlistment bonuses, reenlistment bonuses, and retention pay is offered to some Navy members as an incentive to attract and keep people in hard-to-fill job fields. Basic pay and any additional pay a member earns are taxable by the Federal Government. Basic Allowance for Housing (BAH) and Basic Allowance for Subsistence (BAS) are not taxed. An easy way to remember what is taxable income is to remember that all "pay" is taxable and all "allowances" are not.

## MILITARY PAY/LEAVE AND EARNING STATEMENT (LES)

## 1. <u>DETERMINE YOUR FAMILY'S TOTAL TAKE-HOME PAY</u>

Start by using this worksheet along with your LES and fill in the blanks.

## PAY AND ALLOWANCES

Base Pay		
ВАН		
COMRATS (BAS)		
Additional items		
Sea Duty Pay, Clothing Allowance		
Pro Pay, Family Separation Pay		
Flight Pay, Sub Pay, VHA, etc.		
Total Gross Pay \$ (Before deductions an	nd allotments)	
OTHER MONTE	HLY INCOME	
Take-home pay from part-time job		
Spouse's "D" allotment		
Spouse's take-home pay from job		
Savings "S" allotment		
Child Support		
Other Income (interest, rental income, etc)		
Total Mor	nthly \$	
ALLOTM	IENTS	
Dependents Allotments (D)		
Savings Allotment (S)		
Insurance Allotments (I)		
Loan (L) - NR or ARC		
Others - Charity (C)		
Education (E), Mortgage (H), etc.		

Total	Allotments \$
	DEDUCTIONS
SGLI	
Federal income Tax Withheld	
FICA (Social Security)	
State Income Tax Withheld	
Other Deductions (Advance Pay Deductions (BLK 43)	
Subtra	act Total \$
MON	THLY TAKE HOME PAY
Total PAY AND ALLOWANCES (Add to:)	\$
Total OTHER MONTHLY INCOMI	E \$
(Subtract:)	
Total ALLOTMENTS	\$
(Subtract:)	
Total DEDUCTIONS	\$
(Equals:)	
Total Monthly Take Home Pay	\$

#### DIRECT DEPOSIT

Determine how the spouse at home will receive money to take care of all of the monthly expenses. You have several options:

- 1. STUFF IT IN A BOTTLE AND FLOAT IT BACK TO LAND
- 2. MONEY ORDERS/CHECKS MAILED HOME EACH PAYDAY
- 3. DIRECT DEPOSIT

#### WHY DIRECT DEPOSIT?

It is the only way to ensure your family receives enough money in a timely manner to meet all of their financial needs while the sailor is away. Money orders do not work well and the mail service is often very poor. By not registering a "D" allotment, it could possibly leave your family facing many financial difficulties alone.

## WHEN TO START A "D" ALLOTMENT??

At least three months prior to the cruise!!! This will give you and your spouse time to work out any problems and adjust to the new financial situation together. Your family will have enough to cope with once you are deployed without having to change the family spending patterns. **DO NOT STOP THE**ALLOTMENT!! Once your family is used to managing the finances with an allotment once a month, the adjustment for future deployments and separations will be much easier. Also, more than one ship has headed home only to be turned around and be extended for a few more months.

#### **HOW MUCH???**

Add up your monthly expenses plus an additional \$10 per person per month (\$30 minimum) for unforeseen expenses. This should be the minimum amount of your allotment.

The allotment can either be sent directly to you or to a bank account. Using "allotment to the bank", your husband can have a monthly allotment sent directly to a joint account at a local bank. Allotments are mailed on a regular schedule and normally will reach the bank on the 1st of each month, for the previous month. If your spouse has a direct deposit to your joint checking account each month, the check will be sent to the financial institution each payday.

#### **ALLOTMENTS**

## (The allotment system could be beneficial in setting up your monthly spending plan.)

Consider using the allotment system to help simplify the responsibility of managing your family finances.

In general, the maximum amount that may be allotted is determined by the necessary deductions for withholding, FICA, SGLI, and deductions chargeable against the member's account. Additionally, allowances or pay are subject to change, e.g., BAS for an enlisted person, is not ordinarily included in an allotment. Allotments must be registered for at least three months, except the "C" allotment.

**TIP:** It is advisable to have separate checking accounts for each of you, to make it easier to balance your accounts and eliminate problems which could arise from bouncing checks! This should prevent the needless pain and confusion that may arise when your husband tries to send you his paychecks while at sea.

#### DEPENDENT ALLOTMENT INFORMATION

If your Navy sponsor has registered an allotment payable to you or to your joint account at a bank, savings and loan, or credit union, the following information may be use in the <u>unlikely</u> event the direct deposit does not occur on time. Allotment checks are <u>nailed</u> from the Navy Finance Center in Cleveland, Ohio approximately the 25<sup>th</sup> of each month in order to reach the payee on or about the first of the following month. If you or your bank does not receive your direct deposit transfer <u>by the fifth of the month</u>, contact the <u>Navy Finance Center</u>, <u>Customer Service Department at (216) 522-5637 (commercial) or 580-5637 (autovon)</u>. The Navy Finance Center will <u>not</u> accept collect calls. You must provide your sponsor's social security number since all allotment accounts are identified by social security number. Make sure you get the name of the person to whom you speak.

If you wish to change the address to which your allotment check is being mailed, write the Navy Finance Center, Anthony J. Celebrezze Federal Bldg., Cleveland, OH 44199-2055. If you require additional assistance, call the nearest Navy Family Service Center.

#### KEEPING YOUR ACCOUNT IN CHECK

Bad checks are bad news. Banks don't like them... and worst of all, the military doesn't like them.

A checking account can be a great tool for maintaining your personal finances. It allows you to:

- avoid carrying large or bulky amounts of cash around
- pay the exact amount in a convenient manner
- keep an automatic receipt, useful as a legal document
- maintain a record of receipts and payments
- safely send payments by mail.

There are many different types of checking accounts to meet your needs. Some checking accounts include service charges other don't, if you maintain a minimum balance. Some checking accounts even pay interest. Your financial institution probably has a variety of checking services available.

Individual accounts are usually best for single service members. With this type of account only one person is authorized to write checks from the account. Joint accounts allow two or more people to share an account, usually a husband and wife or two family members. These accounts give your spouse or family members access to emergency money when you're away, on temporary duty or otherwise not available to withdraw needed cash. Special accounts generally have a minimum service charge, based

on the number of checks written. These accounts are best if you have a small balance and don't write many checks.

Negotiated Order of Withdrawal (NOW) accounts require a minimum deposit but allow you to use withdrawals, just as with checks, without a service charge. However, if a specific minimum balance isn't maintained, your bank will charge a service fee or not pay interest to your account.

While checks have many advantages for service members, misuse of a checking account can ruin an otherwise promising military career.

"Bouncing" a check, or writing a check when you don't have sufficient funds is a violation of the Uniform Code of Military Justice and the penalties are harsh. Bouncing checks damage your credit rating and results in your name being put on your installation's "bad check" list. Your check-cashing privileges can also be suspended for six months to a year, or even indefinitely. In more extreme cases, you might get an Article 15, be reduced in rank, court martialed, barred from re-enlisting or discharged.

The best way to avoid these situations is to keep track of your checking account balance. To do this, you need to write your checks properly, recording all information in your checkbook, and balance your checkbook as soon as you receive your statement. Directions for balancing your checkbook are enclosed with your monthly statement. The most basic rule for avoiding bounced checks is to not write a check unless you have enough money in your account to cover it.

Even if payday is right around the corner, you're not necessarily "safe" in assuming the check won't clear the bank until your paycheck is deposited. The same 24 hour computerized banking system that allows you to make deposits, cash withdrawals, and even pay your bills also speeds up the rate at which checks are processed.

An Air Force Staff Judge Advocate watched a member of his organization ruin a 10 year military career because he wrote bad checks. The service member received a bad conduct discharge, two years confinement with hard labor, reduction to E-1 and total forfeiture of all pay and allowances. The Staff Judge Advocate said, "If you don't have the necessary funds available, use some other way, other than a check, to practice writing your signature."

#### HOW TO STRETCH THAT MILITARY DOLLAR

Having active military status can offer many money saving advantages. These are a few areas you can save some extra money on: medical groceries, entertainment and dining.

#### Medical

There are two health care programs offered to CHAMPUS eligible members in California and Hawaii, TRICARE Prime and TRICARE Extra. They also offer a referral service, the health care finder. (There is a full explanation of TRICARE in the "Benefits" section.)

## To find out which is best for your family or for more information contact:

Naval Station San Diego Hours:

Beneficiary Service Office 8:00am – 11:30am – Monday

Building 270 7:30 am – 4:00 pm – Tuesday, Wednesday and Friday

San Diego, CA 92136-8018 Closed – Thursday

## **NAVCARE**

## Navy NAVCARE Clinic provides primary care by APPOINTMENT

Navy NAVCARE Clinic provides general ambulatory care to active duty, retirees and dependents on an appointment basis. Basic laboratory, x-ray services and medications are provided on site. Services range from providing same day, acute care to management of routine or long-term uncomplicated, chronic illnesses.

#### AT NO COST TO THE PATIENT!

Additional services include well child care, immunizations, women's health screenings, mammography and physical exams for school, daycare or work, health education and family planning.

To be eligible for care, all patients must simply present a valid military ID care and be enrolled in DEERS (Defense Eligibility Enrollment Reporting System). Note – children 10 years old and above must present their own ID card.

The Clinic is open 365 days per year, including weekends and holidays –

Monday – Friday 0700-2000 Weekends and Holidays 0700-1600 Critically ill or seriously injured patients should go to the nearest military or civilian hospital emergency room. You may make your appointment during all clinic hours.

## For an appointment, call

NAVCARE – San Diego 9332 Clairemont Mesa Blvd. San Diego, CA 92123 619-569-1300 NAVCARE – San Diego 670 L Street, Suite A Chula Vista, CA 91911 619-585-0099

#### **FOOD RESOURCES**

## **Commissary**

If you have never been to the commissary stores to purchase your groceries you should! The commissary offers almost 20-30% savings off most of your grocery needs. In addition, the commissary also excepts manufactures coupons. If would be to your financial advantage to shop at any of your local commissary stores listed below.

Naval Station	(619) 556-7199	Naval Training Center	(619)524-1011
MCAS Miramar	(858) 537-4515	OLF Imperial Beach	(619)437-9475
NAS North Island	(619) 545-8396		

## **SHARE Program**

SHARE is a Self Help and Resource Exchange. Get a food package worth two to three times more nutritional food for your money for only \$14.00 and two hours of community service (such as packaging the food, visiting the elderly or donating blood). Each SHARE package includes 12-21 pounds of meat, produce, and staples. There is also a vegetarian SHARE package. Call SHARE for the name of an organization in your area where you can register for the SHARE food package. This is NOT a charity. NOT A GOVERNMENT PROGRAM.

```
3350 E Street
San Diego, CA 92102
(619) 525-2200
```

#### **USDA** Commodities

Federal Surplus Food - butter, rice, flour, and cheese. Items may vary depending on availability. For income requirements call 560-2500. Give the intake worker your zip code and the intake worker will give you the distribution point nearest your home. Some type of ID is required.

## **Food Stamp Program**

In order to qualify:

- 1. Family must meet gross pay amount according to family size.
- 2. Family can't have a car valued at more than \$4,500.
- 3. If family owns a house, they must live in that house

Call 619-557-0422 or 800-952-5253 for additional eligibility requirements.

#### **WIC Program**

WIC is Women, Infant and Children's Supplemental Nutrition Program.

#### **WIC** provides:

- Coupons for free juice, milk, eggs, cheese, peanut butter, infant and adult cereal, dried peas and beans, tuna, carrots, and formula. Vouchers can be worth up to \$130 per month per eligible family member.
- Nutrition education.
- Breast-feeding classes and support for breast-feeding women.

#### **WIC serves:**

Pregnant women.

- Breast feeding women up to one year after giving birth.
- Infants
- Children under age 5.

Many military personnel and their families are eligible for WIC. Eligibility is based on a combination of total household income and family size.

WIC has clinics at four San Diego military bases: Camp Pendleton, Naval Station San Diego, Marine Corps Recruit Depot, and Naval Medical Center San Diego (Balboa). Call 619-583-6051 for more information or to make an appointment.

#### **Food Outlets**

There are many food bargains to be found in the San Diego area. These range from packaged food outlets to bakery thrift stores and farmers markets. This list is at least a year old so it would be a good idea to call before you leave home.

#### EAST COUNTY SOUTH BAY

# Fornaca Bros./Holsum/Bohemian Health Chula Vista Grocery Outlet

**Thrift Store** 660 "L" Street

8926 Carlton Hills Blvd. Chula Vista 420-7134

Santee 449-2500 **Orawheat Thrift Store** 

Orowheat Thrift Store465 "C" Street1090 E. Washington AvenueChula VistaEl Cajon442-3404427-5030

Millbrook Thrift Store Millbrook Thrift Store

1215 N. Cuyamaca Street 2817 Main Street

El Cajon 448-0214 Chula Vista 425-6800

7285 Broadway
Lemon Grove 460-1830

Sons Discount Bakery
4688 Convoy Street

SAN DIEGO NORTH COUNTY

Continental Baking Co. Fornaca Bros./Holsum/Bohemian Hearth

171 14<sup>th</sup> Street Thrift Store

**Parisian Bakery Thrift Store** 2506 S. Santa Fe Avenue

8049 Arjons Drive

Fornaca Bros./Holsum/ Bohemian

**Hearth Thrift Store** 

National Ave. 233-5908

**Orawheat Thrift Store** 

7051 Clairmont Mesa Blvd.

277-6886

Vista

13369 Poway Road

Poway

Saturdays (1:00 - 4:00 p.m.)

**Orawheat Thrift Store** 

800 W. Grand Avenue

Escondido 741-3773

#### FARMERS MARKETS

Where can you get really good, really fresh produce? How about dazzling arrays of flowers at great prices? The county's farmers markets fit the bill. You'll find them all over the county, almost every day of the week.

#### **SUNDAY**

**Hillcrest** – 9 a.m.-noon

Corner of Normal and Cleveland Streets

(DMV parking lot)

**Solana Beach** – 2-5 p.m.

124 Lomas Santa Fe Drive

(Solana Beach Plaza parking lot)

**La Jolla** – 9 a.m.-1 p.m.

Girard Avenue at Genter Street

(La Jolla Elementary School)

#### **TUESDAY**

**Coronado** – 2:30-6 p.m.

Corner of First and B Streets

(Old Ferry Landing)

**Escondido** – 3-6 p.m.

Grand Avenue between

Broadway and Kalmia Street

#### WEDNESDAY

**Carlsbad** – 2-5 p.m.

Roosevelt Street between Grand Avenue

And Carlsbad Village Drive

Ocean Beach – 4-8 p.m.

4900 block of Newport Avenue

#### **FRIDAY**

Le Mesa - 3-6 p.m.

Allison Street, east of Spring Street

(at Le Mesa Village)

**Rancho Bernardo** – 9 a.m.-Noon

Bernardo Winery

13330 Paseo Del Verano Norte

Encinitas -2-5 p.m.

Highway 101 at Lumberyard

**Shopping Center** 

#### **SATURDAY**

**Temecula** – 8 a.m.-Noon

Corner of Third and Front Streets

**Pacific Beach** – 8 a.m.-Noon

Mission Boulevard between Reed Avenue and

Pacific Beach Blvd. (at Promenade Mall)

**Vista** - 8-11a.m. (City Hall parking lot)

Corner of Eucalyptus and Escondido Ave

**Poway**- 8-11 a.m. (in Old Poway Park)

Corner of Midland Road and Temple Street

**Del Mar**- 1-4p.m. (City Hall Parking lot)

Corner of El Camino Del Mar and 10<sup>th</sup> St.

#### **THURSDAY**

**Oceanside** – 9 a.m. - 12:30 p.m.

Pier View at Coast Highway

**Mission Valley** -2:30-6 p.m.

East end of Mission Valley Center

Bennigan's and Carlsbad Village Drive

**Chula Vista** – 3-6 p.m.

Third Avenue at Center Street

**Julian** – 2:30-6:30 p.m.

## What You Should Know About Family Budgeting

What is family budgeting and why is it important?

The "Master Plan" for managing your family's money is called your budget. It's the careful management of your family's money.

A budget is an important tool for managing your family's money. It keeps you in control of your spending, instead of letting your spending control how you live. It can help you plan how to get the most out of your money – now and in the future. Planning <u>today</u> can make <u>tomorrow</u> easier.

To prepare for setting up a budget, you need to take stock of your plans, priorities and financial picture.

## Some things your family should do before setting up a budget:

- First, think about your goals. Make a list of the things that are important to your family. This is a key to determining what to do with your money now and in the future. Be sure to include:
  - Immediate needs those things you and your family absolutely can't do without. Some examples:
    - Food
    - Clothes
    - Rent/mortgage
    - Utility bills
    - Health care
  - Short-term Goals those things that you need or want in the near future. Some examples:
    - Appliances
    - A car
    - Car/home repairs
    - School for yourself
  - Long-term goals those distant (or perhaps not-so-distant) future plans that you need to start saving for as soon as possible. By making them a part of your everyday budget, you can turn these plans into reality. Some examples:
    - Down payment for a house
    - Retirement fund
    - College for the kids

- Cash for vacation
- Next, take stock of your family's general financial health. To do this you need to spend a few minutes considering:
  - 1. How much you own Try to come up with a dollar figure that shows the current value of everything the family owns (called "assets"): cash on hand and in bank accounts; value of car, jewelry, home, or other valuables, etc.
  - 2. How much you owe Arrive at a total for the amount of money you woe (called your total "debt"), includes credit card debts, loans, unpaid bills, etc. Fill in the chart below. (Subtract debt from assets)
    - If you own more than you owe, -- congratulations! Your family has a good start towards financial health.
    - If you owe more than you own, plan a way to pay debts gradually. Be sure to stay in touch with those you owe and make a realistic plan for repaying them.

Now you're ready to take some direct steps toward setting up your budget:

- 1. Figure out your family's total income, this includes all regular sources of money. For example:
  - Salary/Wages Use take-home pay only. Multiply weekly take-home pay by 4.3 to arrive at a monthly figure.
  - Other sources Be sure to include other sources of income, such as food stamps,
     Supplemental Security Income (SSI), Social Security benefits, child support or alimony payments, pension, rent, second jobs, etc.
  - Deposits/Interest Include any Christmas club or credit union deposits taken directly out of your paycheck. Add any interest or dividends from bank accounts or investments.
- 2. Determine your Total expenses. Review past bills, receipts, cancelled checks, etc., or keep a "spending diary" to record <u>all</u> of your family's spending for a month or two. (Multiply weekly amounts by 4.3 or divide yearly amounts by 12. Fill in the charts below with your average monthly expenses.

## **Your Yearly Budget**

Income	Actual last year	Plan for next
year		
1. Salary or wages		
2. Interest on savings account		
3. Stock dividends		
4. Gifts, bonuses		
TOTAL INCOME		

#### **Expenses**

1. Income Tax	
2. Housing (rent or mortgage, taxes, insurance, repairs)	
3. Insurance	
4. Car payment	
5. Loan payments	
6. Savings	
7. Other	

Manageable (these you can vary)

	Manageable (these you can vary)
1.	Food
2.	Transportation (gas, maintenance, oil, repairs)
3.	Clothing (including cleaning)
4.	Furniture and decorating
5.	Appliances
6.	Recreation (vacation, day trips, books and magazines)
7.	Education
8.	Personal allowances
9.	Medical
10.	Miscellaneous (charity, gifts)
11.	Other
	TOTAL
EX	PENSES
	AVERAGE PER
MC	NTH
	AVERAGE PER
WE	EK

Study each expense item to see what can be reduced to get what you really want most. Plan for you long range goals:

	WHEN	TOTAL	P	UT ASIDI	E PER
THINGS YOU WANT	WANTED	COST	YEAR	MONT	Ή
WEEK					
1.					
2.					
3.					
4.					
5.					

## 138 Ways to Beat the High Cost of Living

It's harder than ever before to S-T-R-E-T-C-H the dollar to cover all the things your family wants and needs.

Little economies can add up to **Big Savings** over a year's time. So here are 138 tips that may help you live better with the money you have.

1. Make a simple budget - - stick to it - - and you're well on you way to "Expert Money Management" (See "What You Should Know About family Budgeting")

BUDGET originally meant "a bag or sack and its contents". Today it means you don't get left holding the bag – EMPTY.

FOOD - it's one of the biggest budget items for families:

- 2. Plan your shopping around weekly and seasonal specials.
- 3. Convenience foods can save time and waste BUT compare to cost and time of making from "scratch" to be sure.
- 4. Know grading systems lower grades are usually just as nutritious and cost less. Know what each grade represents.
- 5. Clip and use the "money-off" coupons that appear in newspapers, magazines or come by mail.
- 6. Use dry milk especially for cooking.
- 7. Buy larger cuts of meat, cheese, etc., divide into servings and freeze what you won't use right away.
- 8. Try your market's house brands They may be comparable to favorite brand names and cost less money.
- 9. Check unit pricing to see which size is the best buy.
- 10. Try generic brands "No frills" packaging can mean lower prices for many products.
- 11. Shop at the same market you'll become familiar with regular prices and specials.
- 12. Prepare a list and stick to it.
- 13. Stretch main dishes by serving a first course salad or soup, and a side dish or potatoes, rice or noodles.
- 14. Figure per serving cost A more expensive meat or vegetable with less waste can be a better buy.
- 15. Buy "in-season" foods when new crops come in, and watch for fresh, canned and frozen food sales.
- 16. If at all possible, plant a garden for low-cost fruits and vegetables. Try an herb garden for seasonings.
- 17. Use economy cuts of meat Many delicious specialties are based on low-cost foods interestingly seasoned.
- 18. Cook vegetables less for less shrinkage and more flavor.
- 19. Use leftovers and seasonal specialties for varied, economical menus.
- 20. Read the label to be sure what you are getting. Ingredients that weigh the most will be listed first. For example, if the label of baby food says "Beef and Carrots" but the first ingredient listed is carrots, then there is more carrots in the food than beef.
- 21. Compare "Unit Prices" the cost per ounce or pound to determine the best value.

- 22. Shop Discount Supermarkets for extra savings on staples and canned goods.
- 23. Serve meatless meals occasionally. You can get needed protein from cheeses, dried beans, peas, etc.
- 24. Make your own mixes and convenience foods. Mix large batches or dry ingredients and seal in individual containers or bags.
- 25. Make you own baby food and save.) Check with your physician about your baby's nutritional needs.

TRANSPORTATION – The average family spends thousands of dollars over the years on cars and upkeep.

- 26. Save on gas and oil by buying at self-service or discount stations.
- 27. Good driving habits = Economy Avoid sudden stops and starts. Drive steadily at the speed limit.
- 28. Start a car pool for work, shopping and school. This will also help fight air pollution.
- 29. Buy gas in the morning or evening Gas expands during the heat of the day.
- 30. Emergency road service insurance costs very little and can save much, especially if you travel frequently.
- 31. Is your car old? Then it may not be worthwhile to carry collision insurance on it. Ask your insurance agent.
- 32. Choose a higher deductible on collision insurance. This may save money in annual premiums.
- 33. Carry uninsured motorist coverage so that you're protected in case an uninsured driver hits you.
- 34. Study your owner's manual for valuable tips on minor repairs, maintenance and running economy.
- 35. Select a manual transmission instead of automation on your next car. You'll lower gas costs.
- 36. Used instead of new? Consider such factors as purchase price, depreciation, insurance and maintenance costs.
- 37. Regular maintenance eliminates minor problems before they become major troubles.
- 38. Teen-aged drivers in the family? Check on lower insurance rates if they've had driver education.
- 39. When choosing a used car pay an independent mechanic to test-drive and check it before you buy.
- 40. When choosing a new car remember fancy options can add a lot to the price tag and running expense.
- 41. Trade-in time? Consider more than one dealership. Ask dealer to quote you a price for your old car.
- 42. Enough insurance? Extra liability insurance can keep you from financial disaster in case of a major accident.
- 43. Expense records kept in a glove compartment notebook can help save money at tax time.
- 44. Use public transportation Taking the bus can save you money on gas and on wear and tear on your car.
- 45. Check parking rates if you commute to town. You can often pay less a block or two from the center of town.

- 46. Walk ride a bike once in a while instead of driving. Not only will it help you save on gas, but it's good for you.
- 47. Buy new in August (before the new models come out) or in December you'll get a better deal.
- 48. No cost insurance always lock you car. It may eliminate theft.
- 49. Seasonal checkups for you car can keep running expense low.

CLOTHING – Total wardrobe planning is the key to looking great for less.

- 50. Sew your own Easy-to-make children's wear and casual clothes can save you money.
- 51. Match quality with use. Spend most for the basic item that gets most wear; save on seldom-worn items.
- 52. Try discount stores for mane-brand clothes and shoes.
- 53. Coordinate your clothes. Match new purchases to items you already own; stick to a few basic color schemes.
- 54. Buy socks and stockings in quantity so you'll always have a matching "spare".
- 55. Check factory outlet stores for bargains on shoes, sweaters and a wide variety of other clothing.
- 56. Check label for special cleaning requirements. Special treatment is expensive over the long run.
- 57. Choose darker colored outerwear for less frequent dry cleaning.
- 58. Start a swap program of good clothes that are outgrown before outworn, such as children's and maternity clothing.
- 59. Prolong wear with smart laundering. Too much detergent weakens material. Use ½ cup of detergent for a normal load.
- 60. Avoid fashion fads especially in big-ticket items such a coats and suits.
- 61. Shop a used clothing stores for excellent buys.
- 62. Good fit means longer wear. Be fussy about shoes, woolens, underwear, hard-to-alter clothes.
- 63. Store clothes correctly for longer life: moth-proof woolens, put cottons away unstarched.
- 64. Check construction Are seams secure? Does fabric pattern match? Are buttons/fasteners practical?
- 65. Compare prices at different dry cleaners before having dry cleaning done.
- 66. Check for fiber content, shrinkage and color fastness You may save money in the long run by paying a little more.
- 67. Don't over-buy especially with children's clothes or items whose style might change.
- 68. Have special clothes for hard work or rough use.
- 69. Shop the sales pre- and post-season sales can offer real values.
- 70. Try it on when possible. Sizes do vary.
- 71. Plan your shopping Know what it is you're after. Avoid "impulse" buying think it over first.
- 72. Watch your weight It's hard to build a wardrobe if your size keeps changing.
- 73. Consider buying "seconds" (cloths that are irregular) the flaws may be so small it's hardly noticeable.

FUN (Recreation, gifts, entertainment) – Spending for fun doesn't have to leave you broke!

74. Eating out can cost less when you "lunch" instead of "dine".

- 75. New sport or hobby? Rent or borrow equipment first, to make sure you enjoy the activity. That also gives you a chance to compare brands.
- 76. Matinees cost less for most entertainment may be less crowded too.
- 77. Traveling by air? Check round-trip rates, stopovers, family rates, mid-week departures.
- 78. Make your own gifts. It can be fun and is more personal.
- 79. Traveling with children Look for hotels and motels that don't charge for children sharing parents' room.
- 80. Discover your neighborhood Enjoy local museums, zoos, historical attractions, lectures at low cost.
- 81. Travel coach or tourist class unless family rates are available only in first class. Big savings.
- 82. Use travel agents Their services cost you nothing and often they know of special "deals" you can't get on your own.
- 83. Try a recreational vehicle for a low-cost vacation.
- 84. Camping vacations are fun and economical especially for a family. Try low-cost, well-run government campgrounds and parks.
- 85. Buying a vacation home? Rent first to be sure you like the area and neighbors.
- 86. Off-season vacations offer huge savings and everything is less crowded.
- 87. Budget some money each week or month to cover the cost of your vacation.
- 88. Traveling by car? Plan on one roadside meal each day in designated rest areas or picnic grounds.
- 89. Join or start a travel club Group tours and trips are really economical.
- 90. Discover trade shows, fairs and exhibits Ideal way to spend many educational and interesting hours.
- 91. Learn about your destination before you go your choices will be more informed.
- 92. Check bus and train prices taking a bus or train is often less expensive than flying, and you can see the sights at the same time.
- 93. Leisure activities for fun and profit Try gardening, painting, furniture repair.
- 94. Something old makes a special gift An attic treasure you don't use can be just right for an antique-loving friend or relative.
- 95. Time is a precious gift you can give "gift certificates" for so many hours of babysitting, dog walking, lawn-mowing, etc.
- 96. Fun parties at low cost a "round robin" or covered-dish dinner with everybody contributing one course.
- 97. Use your library You can borrow books instead of buying them. Listen to records before you buy.

#### FURNITURE AND APPLIANCES – Get the most for your money!

- 98. Furniture shopping? Bring along paint and fabric samples as well as measurements.
- 99. Multipurpose furniture saves money and space sofa beds, sit-on storage chests, etc.
- 100. Choose the correct size. Match the size to your needs before buying.
- 101. Shop second-hand stores for good quality at big savings.

- 102. Try the classified ads for big bargains. People who are moving often sell nice things at low cost.
- 103. Consider unpainted furniture that you can custom finish yourself.
- 104. Choose energy-efficient appliances Check energy rating information attached to new appliances, or consult consumer publications.
- 105. Learn to make slipcovers, do upholstery Adult education courses offer expert help and instruction.
- 106. Save on rugs and carpets Buy at discount stores and outlets.
- 107. Use inexpensive fabric for draperies and slipcovers if you plan to redecorate or move soon.
- 108. Choose dark colors for rugs and upholstery they require less care.
- 109. Watch for sales, especially if you're replacing furniture or a large appliance.
- 110. Save on small appliances If you won't use it at least 4 times a year you probably don't need it.
- 111. When buying appliances, be careful about seconds and irregulars. Scratches don't matter, but major defects can be real trouble.
- 112. Compare service as well as price Prompt service for a major appliance such as a refrigerator or washer is important.
- 113. If an appliance you like wears out save usable parts and replace it with same make and model.
- 114. Regular maintenance prolongs usefulness. Preventive medicine as simple as a drop of oil can cut down on repairs and replacement.
- 115. Read and save sales slips, labels and warranties it may save money and headaches later on.
- 116. Discount stores offer big savings. Just be sure you're getting the exact model you want not a second or discontinued item.
- 117. Share the costs of big-ticket, seldom-used items such as a floor polisher or large coffee maker by buying as a group.
- 118. Get rid of items you don't need. Sell them or swap for something you want.
- 119. Learn to refinish used furniture You may be surprised by the beauty that lies beneath old paint or varnish.
- 120. Check special features They may add more to price than to usefulness and make repairs more complicated.
- 121. Brands? Which is best? Read independent research reports. Ask a friend who owns one.

SHELTER – Usually the second biggest budget item after food.

- 122. Rent or buy? If you may be moving frequently or have irregular income, you'll be better off not buying a home in a hurry.
- 123. New or older? You usually get more space for your money in older homes, but maintenance and repair can be higher.
- 124. Insulation pays for itself. It can be easily added to attic floors and around many other unheated spaces.
- 125. Have reputable specialist do repair and maintenance work. The quality of the work will save money in the long run.
- 126. Storm windows and weather stripping can cut heat losses as much as 20%.

- 127. Reduce heat and save. Set thermostat at 65° during the day and even lower at night when you're sleeping.
- 128. Need more space? Compare the cost of buying another home to remodeling for more room.
- 129. Reduce repair bills trade your painting skills for a neighbor's plumbing know-how.
- 130. Do your own landscaping You can enjoy the outdoors and save money at the same time.
- 131. Buy good quality paint for best coverage and durability. Undercoat plus top coat cost less than two top coats.
- 132. Painting outside? Don't paint when it's too cold outside. Check paint can for details.
- 133. Become a "Do-It-Yourselfer". The more minor maintenance and repair you can do, the more you save.

#### - - - and FINALLY

- 134. Be informed Read newspapers and magazines, labels and package information. Use the ratings and guides of independent consumer organizations, government agencies, trade and quality rating associations.
- 135. Plan ahead Take advantage or regular sales. <u>Schedule</u> replacement of expensive necessity items. Resist impulse buy9ing.
- 136. Save in advance Make savings a fixed expense in your budget. Don't count on saving "what's left over" at the end of the month.
- 137. Borrow wisely Borrowing can actually save you money for that "once in a life-time bargain." Remember borrowing always adds to your cost. So shop for the credit that's best for you.
- 138. Compare prices and value Know which stores offer the greatest savings.

# **Armed Services YMCA (ASYMCA)**

The Armed Services YMCA is a non-profit organization, separately incorporated with the sole mission of serving military service members, single and married, and their families. The focus of the ASYMCA is on the junior enlisted, primarily the pay grades E-5 and below, offering low cost programs.

Services vary and are tailored to the needs of the base/post. The ASYMCA complements and supplements the official programs offered by the installation, such as the USO, Red Cross, and Family Service Center.

## Programs offered include:

- Child care/day camping/drop-in centers;
- Welcome centers at air ports, etc.
- Trips and tours,
- Outreach centers
- Contract services for special needs
- Counseling services
- Crisis counseling
- Deployment support for families
- Parenting Skills training
- Home ASYMCA visitations
- Local transportation assistance
- Recreational programs
- Hospital programs
- Training/conference management for military
- Emergency food supplies
- Mom and Tot programs
- Children's deployment workshops

## Programs unique to ASYMCA Office at Balboa include:

- Infant car seat loan program
- Therapy dog program
- Volunteers in pediatrics
- Recreation therapy
- Healing Hearts support group for families who have experienced a miscarriage or death of an infant/child
- B.A.B.Y support program for families with a child who has a disability or chronic illness
- Y.A.N.A. pediatrics oncology support group for children with cancer and their families
- Understanding autism together support group for parents who have children with autism.

Most services are provided free of charge and all services are confidential. When the ASYMCA provides a service <u>it does not get reported to the service member's command.</u> Many times the military family is afraid to ask for help because they fear the service member's command will be informed. At the ASYMCA this is just one less thing you need worry about.

The San Diego ASYMCA is located at 500 Broadway – Downtown San Diego. Their telephone number is (619) 232-1133. At Naval Medical Center (Balboa) it is (619) 532-8156.

## **Military Parish Visitors (MPV)**

Many of the more than 60,000 military families living in San Diego, find it to be a challenge that they are ill-prepared to meet financially or emotionally – separated from their family and community support units, faced with six month deployments, etc. Many are newly married and away from home for the first time with few budget, parenting or home management skills.

Currently there three Military Parish Visitors and 30 on-call volunteers who provide in-home visits to lonely, homesick or bed-bound spouses and bring emergency supplies to families in need. Referrals are received from chaplains, hospital social workers, Family Service Centers, Ombudsman, and others. MPV can intervene when government agencies are prohibited by law.

MPV reaches out 7 days a week, around the clock, to provide emergency food, diapers, formula, children's clothing and household items to families in need.

MPV is the only agency providing transportation when none is available **for medical, legal and WIC appointments.** 

Eight respite groups meet at various locations, providing opportunities for friendship, learning homemaking, budget and parenting skills, while enjoying crafts and **free** babysitting.

## Food Ministry

Each month fruits, vegetables and other items are distributed to junior enlisted families and currently through the Food Ministry over 200 families receive the nutritional boost. This program is targeted for E-1 to E-5 families, but any military family having a difficult time is welcome. Be sure to be on time and bring your own bags. They are at Camp Pendleton every third Wednesday at 1630, Cabrillo Rec Center and Chula Vista Presbyterian Church every fourth Wednesday (1630 at Cabrillo and 1700 at Chula Vista) and El Cajon Presbyterian Church every fourth Thursday at 1630. The Food Ministry is also at Cabrillo Rec Center every Monday morning at 9:00 am with bread and desserts. For emergency Food Bags call 792-2205 or 263-1647. The MPV has a voice mail service which includes food ministry date – 619-338-4149.

For emergencies, Pat Kellenbarger can be reached at 619-792-2205, Janet Williams at 619-0889 and Rachel Yund at 619-441-0864. These are truly wonderful, caring women. When they say "Call me anytime." They truly mean it.

## **ENTERTAINMENT**

The Morale, Welfare and Recreation ticket office offers you discount tickets to movies, parks, cruises, bus and trolley passes, hunting licenses, sport fishing licenses, and discounts to most local attractions. The MWR ticket office accepts the 50% off up to \$25.00 coupon given to your sailor once a month by the ships disbursing officer. They are entitled to 2 coupons a month totaling \$50.00 in savings. They can only be redeemed by your sailor.

## MWR locations near you:

32<sup>nd</sup> Street Naval Station

- Building / I	Leisure Network 556-2174	M-F 8 am – 4:30 pm
- Building 3187	NEX Complex (Food Court Lobby)	M-F9 am - 5 pm
		Sat $9 \text{ am} - 3 \text{ pm}$
- Building 3223	Bowling Center	

Teleseat location 556-7499 Tue-Fri 11 am – 7 pm

Sat-Sun 9 am - 2 pm

- Building 3301 Fleet Exchange 556-2180 M-F 9 am – 5 pm

Sat 9 am - 2 pm

## **DINING**

Many restaurants around the San Diego area offer military discounts....just ask when you order! Also the USO offers a free meal for active duty personnel and families every Tuesday night at 6:30.

USO is located at: 303 A Street

San Diego, CA 92101

(619) 235-6503

## **BUYER BEWARE**

## **Credit Cards:**

If you own a credit card, read the contract carefully. If you lose your credit card and it is used without your consent then \$50.00 is the maximum amount for which you can be held liable to pay. In order to be held liable for the amount, it has to be charged to your account before you notify the company that you no longer have control of the card. Therefore, if you lose your credit card, **NOTIFY THE COMPANY IMMEDIATELY**, as this will protect you from any unlawful use of your card. In most cases you will be issued another credit card upon your request. Additionally, you cannot be held liable unless:

- a. The credit card was one your requested or used.
- b. The card issuer has provided some means, such as a signature panel or photograph on the card, to identify the user as the person authorized to use the card.
- c. The card issuer has notified you of your potential \$50.00 liability.
- d. The card issuer has provided you with a form to use in notification of loss or theft of your card. The law prohibits card issuers from sending you a credit card unless you requested or applied for it. Credit companies advertising one part of a credit term must also advertise all other important terms.

#### Sales Gimmicks

- 1. Deals too good to be true.
- 2. Deals in which you are asked to buy something else more advantageous.
- 3. Self improvement courses Get the exact details on how long and how much.
- 4. Telephone "come-ons" in which you are given a free prize.
- Out of state real estate deals Buying unseen real estate is a dangerous practice. Check with the local board of realtors, Chamber of Commerce, Federal Trade Commission or Better Business Bureau for the true facts.
- 6. Mail Order Deals Read Accompanying Literature. Check with the Legal Office on acceptance of any unordered package that arrives in the mail.
- 7. Surveys Check the identification of the person and his business before you answer any questions.
- 8. Referral selling Be cautious when you are told you will receive cash or discounts by getting others to buy a certain product. This type of transaction may not be illegal; however, many referral commissions are never paid off.
- 9. Phony Repairs To avoid this problem obtain written estimates, request that the used parts be returned to you, and do not merely assume that the workmen has your best interests at heart.

## **LEGAL CONSIDERATIONS**

Certain legal issues are important factors to consider when charting your course for the upcoming deployment. Contact your command's legal officer as soon as possible to arrange an appointment for the following:

#### Wills:

A will is a legal expression or declaration of an individual's wishes as to the disposition of his or her property, which will take effect after his or her death. It is always easier to take care of things after one's death if he or she left a legally executed will. If one dies without leaving a will, personal and real property are distributed by state law, which might not necessarily coincide with the way the individual would have wanted it. Applications for wills for service members and their dependents can be obtained form the ship's Legal Office.

#### Power of Attorney:

A power of attorney is a legal designation, by an individual, which grants to another the authority to execute documents in the name of the grantor (as if he or she actually signed the documents). Although it is a useful instrument which allows one to take care of the legal affairs of another during the person's absence, a power of attorney can also be a dangerous document, because action done with its authority are legally binding on the absent party. Therefore, great care is encouraged in both the execution and use of a power of attorney.

- 1. **Special power of attorney** gives someone the <u>limited</u> authority to act in <u>one specific area</u> for another. This power of attorney is advisable for most short term instances, and the authority given is limited to the specific acts noted on the document.
- 2. **A general, or <u>unlimited</u>, power of attorney** gives another <u>unlimited</u> authority to act for the entire period of time indicated. This power of attorney may best serve the needs of a family while the husband is on an extended deployment and the instances where the need for the husband's signature cannot necessarily be predicted.

# BENEFITS

# SECTION VI FOR YOUR RECORDS

Health Care Finder's Name
Phone
Health Benefits Adviser's Name
Phone
Primary Care Manager's Name
Phone
Your Military Sponsor's SSN
Military Health Care Facility
Appointments/phone
Emergencies/phone
TRICARE Contractor's or Claims Processor's Name
Address
Toll-free phone
Primary/Supplemental Insurance Company
Policy No.
Address
Phone
Emergency Numbers
Ambulance Number
Poison Control Number
Before You Go Any Further

If you're planning to get civilian health care under TRICARE (which includes TRICARE

Standard, formerly known as CHAMPUS - do you need a Non-availability Statement" (See the handbook section on "where to Get Care" for details.)

## MEDICAL/DENTAL

## **MEDICAL CARE**

Active duty receive first priority at uniformed services medical facilities. Their family members receive treatment on a space-available basis.

#### **DEERS**

In order to verify eligibility of a Sailor, or that of his or her family, for use of military medical facilities, primary care clinics, or for CHAMPUS, the Sailor and his or her family need to be members of DEERS (Defense Eligibility Enrollment Reporting System).

Sailors on active duty and retirees who draw retired pay are automatically enrolled in DEERS. Family members are not automatically enrolled in DEERS. If you have any questions about DEERS enrollment procedures or your status, contact your command PSD. To enroll your family in DEERS, go to the nearest personnel office of any of the uniformed services.

## **HEALTH BENEFITS ADVISOR (HBA)**

The Health Benefits Advisor is the person at military hospitals or clinics who will help you and your family members get the medical care you need through the military and through TRICARE. If you have any questions or medical problems, contact your Health Benefits Advisor.

#### **NAVCARE CLINICS**

To relieve overcrowding at military treatment facilities, NAVCARE Clinics have been established. Providing basic health care services to active duty and retired Sailors and their family members at no cost, the centers are operated by civilian medical staffs on a walk-in/no appointment basis. The clinics are open daily Monday through Friday and on reduced hours during weekends and holidays.

Other primary care clinics are opening which are sponsored by the other military services. Check with your closest military installation or Family Service Center for more information.

Any Sailor or family member wishing to use the clinics must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) and have a valid ID card.

## A Look at TRICARE

 Before you file a TRICARE claim (or have one flied on your behalf by a provider of benefits you have other health plan coverage (including HMOs or other liability insurance, such as auto, home, etc.) in addition to your TRICARE benefits, you usually must file with that insurance plan before a claim is filed with TRICARE. (See the section on "How to File a Claim" for details.)

#### Remember:

TRICARE doesn't decide who's eligible for uniformed services health care benefits. That's done

by each service branch. Eligibility records are kept in the DEERS computer files. DEERS is the Defense Enrollment Eligibility Reporting System. AR active and retired military members are listed automatically, but they must take action to have their family members listed or deleted. They must also enter all changes, such as marriages, divorces, adoptions, changes of address, etc., into the DEERS database. (See the end of the "Who's Covered?" chapter for more information about DEERS, including toll-free telephone numbers with which you can call the DEERS office where records are kept, in Monterey,

- Many changes have taken place in the military health care system in the past several years. Changes are still happening. The most important of these changes is the transition (now almost completed) to the Defense Department's TRICARE managed health care system. TRICARE offers a choice of three health care options: TRICARE Prime (a health maintenance organization or "HMO"-type system in which you enroll for a fixed period); TRICARE Extra (a network of providers which you may use on a case-by-case basis at a discounted cost-share); and 'IRICARE Standard (the new name for CHAMPUS, in which you see the authorized health care provider of your choice, then file a claim the provider does it for you-for reimbursement by the regional TRICARE contractor). Read more about TRICARE in the chapter which briefly discusses TRICARE Prime and TRICARE Extra.
- Some changes may have taken place in TRICARE since mid-1997, when this book was completed. The best way to keep up with these changes is to stay in touch with your nearest Health Benefits Adviser (HBA), Health Care Finder (HCF) or TRICARE Service Center (TSC).

It's important to talk to your HBA at the nearest military hospital or clinic, to the people at your TRICARE Service Center, or to your Primary Care Manager (if you're enrolled in TRICARE Prime) before you try to get care from either a military or civilian source.

#### TRICARE: What Is It?

TRICARE is the name of the Defense Department's new regional managed health care program for service families. Under TRICARE, you'll generally have three choices of ways in which to get your health care:

- •TRICARE Prime
- •TRICARE Extra
- •TRICARE Standard (formerly called CHAMPUS)

Here's a brief look at each of the three options:

#### **TRICARE Prime**

This is a voluntary health maintenance organization-type (HMO) option. if you decide to get your health care through TRICARE Prime, you'll pay an annual enrollment fee (except for active-duty families, who may enroll free) and enroll for a year at a time. Normally, you'll receive your care from within the Prime

network of civilian and military providers. You'll either choose or be assigned a Primary Care Manager (PCM) from within the contractor's network or at your nearest uniformed services medical facility, who will furnish most of your care and will manage all aspects of your care, including referrals to specialists. The Health Care Finder (HCF) assists in finding the appropriate specialty care for you. Covered services will be like those of regular CHAMPUS (now known as TRICARE Standard), plus additional preventive and primary care services that aren't covered under TRICARE Standard or TRICARE Extra. For example, periodic health promotion/disease prevention surveillance screenings (most people think of them as routine physical exams) are covered at no charge under TRICARE Prime. Prime also covers certain immunizations, as well as examinations for various cancers and infectious and cardiovascular diseases, and other screenings, with certain age and frequency limitations.

#### IS TRICARE Prime the Right Plan For You?

It depends. On the one hand, TRICARE Prime is the least costly of the three TRICARE options. You'll be able to predict your health care costs more exactly. As noted earlier, there's no enrollment fee for active-duty families – just modest co-payments when you get health care within the Prime network of civilian providers.

Prime is easy to use. You'll have a Primary Care Manager (PCM) in the Prime provider network, from whom you'll get most of your care, and who will refer you to specialists within the network when necessary. Your local Health Care Finder (HCF) at the TRICARE Service Center (TSC) will make the arrangements for you to get the specialized care after you receive a referral from your PCM.

The services of Health Care Finders are available to you 24 hours a day, seven days a week. And the various TRICARE Service Centers in the region served by your contractor will have representatives available during regular business hours to provide a variety of information about all aspects of your health benefits.

There's less paperwork with Prime. When you get care from a provider who's part of the Prime network, you don't have to file claims (but if you should seek care from a non-network provider, you or the provider may have to file a claim with the regional TRICARE contractor).

On the other hand, TRICARE Prime may not be your best bet if you have other health insurance that's you primary coverage. In such a case, Prime will only pay after your other insurance has paid whatever its going to pay for your civilian care. Also, if you discontinue your other health insurance when you enroll in Prime, and later become ineligible for Prime, you might have difficulty getting you other insurance back.

Or, if you travel out of your TRICARE Prime service area very often, Prime might not be your best choice. The reason: When you get civilian care outside your TRICARE Prime service area, Prime will only pay for emergency services – unless the care you receive has been authorized in advance by Health Care Finder in your home service area.

#### **TRICARE Standard**

This option is the regular CHAMPUS program with a new name- It pays a share of the cost of covered health care services that you obtain from an authorized non-network civilian health care provider. There's no enrollment in TRICARE Standard. You'll. You'll pay the normal TRICARE Standard deductibles for outpatient care, and your cost-sharing percentages will be the same as for regular CHAMPUS.

#### Who's Eligible For **TRICARE?**

In order to use TRICARE, you must be eligible to use CHAMPUS, and you must be listed in the Defense Department's DEERS (Defense Enrollment Eligibility Reporting System) computerized database as being eligible for military health care benefits. For more details about DEERS, see the "Who's Covered?" section.

TRICARE-eligible people include: eligible family members of active duty service members; military retirees and their eligible family members; surviving eligible family members of deceased active or retired service members; wards and pre-adoptive children; and some former spouses of active or retired service members who meet certain length-of-marriage rules and other requirements. (See the "Who's Covered" section for more details.)

Also eligible are certain family members of active-duty service members who were court-martialed and separated for spouse or child abuse; certain abused spouses' former spouses, or dependent children of service members who were retirement-eligible but lost that eligibility as a result of abuse of the spouse or child; and spouses and children of North Atlantic Treaty Organization (NATO) nation representatives, under certain circumstances.

Also, in order to use TRICARE Prime or Extra, you must live in an area where TRICARE is in operation and a civilian provider network has been established to support the program. The program is in place in many regions now and is expected to be implemented nationwide by mid-1998.

#### Who's Not Eligible For TRICARE?

- Most persons who are eligible for Medicare because of age (except active-duty family members).
   People who are Medicare-eligible because of disability or end-stage kidney disease, and are under 65, may retain IRICARE eligibility until they reach age 65, but they must be enrolled in Medicare Part B.
- Persons who are eligible for benefits under CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs)

While active-duty service members are not eligible for benefits under TRICARE, they will be enrolled automatically in TUCARE Prime, and will be able to use the local military and civilian provider network, with necessary authorization. Their health care will remain the top priority of the military health care system, and they'll be first to be allowed to sign up with primary care managers at military medical

facilities. The cost of their authorized civilian health care will be paid by the service medical facilities. The Coast Guard and Public Health Service have pre-authorization systems for non-federal medical care.

#### What Will TRICARE Cost?

One feature of TRICARE is a uniform benefit and fee structure that will be the same for most people once TRICARE is operational in all parts of the country. On the next two pages are tables showing some of the costs associated with the three TRICARE options.

#### **TRICARE Costs**

The tables on this page and the next page provide examples of cost-shares for families under each of the three TRICARE options. The listed fees are subject to change. The table below contains information on costs.

	TRICARE PRIME	TRICARE PRIME	TRICARE	TRICARE
	E-1 TO E-4 E-5 & Up		EXTRA	STANDARD
			\$150/Individual or	\$150/Individual or
			\$300/Family for	\$300/Family for
Annual			E-5 & Above	E-5 & Above
Deductible	None	None	\$50/Individual or	\$50/Individual or
			\$100/Family	\$100/Family
			for E4 & Below	for E-4 & Below
Civilian	\$6.00/Visit	\$12.OO/Vist	15% OF Negotiated	20% of allowable
Outpatient Visit			Fee	charge
Civilian Inpatient	\$11.00/Day	\$11.00/Day	Greater of \$25 or	Greater of \$25 or
Admission	(\$25.OO Minimum)	(\$25.00 Minimum)	\$9.90/Day	\$9.90/Day

#### Point-of-Service

If you're a TRICARE Prime enrollee, you also have what's called a "point-of-service" (POS) option. This means that you can choose to get TRICARE-covered non-emergency services out side the Prime network of providers without a referral from your Primary Care Manager and without authorization from the Health Care Finder (HCF). However, if you choose to get care under the POS option, there's an annual deductible (for both inpatient and outpatient care) of \$300 for an individual and \$600 for a family. After the deductible is satisfied, your cost-share will be 50 percent of the TRICARE allowable charge. Any additional charges by non-network providers are also your responsibility: up to 15 percent above the allowable charge, as permitted by law. POS cost-sharing may also apply to services you received from a Prime network provider, if you didn't get the required advance authorization for the care.

Because of the increased costs associated with point-of-service care, you should seriously consider contacting your Primary Care Manager (PCM) to get authorization before getting care outside the network.

The POS option does not apply to TRICARE Extra or TRICARE Standard.

# **Catastrophic Cap**

There's an upper limit, or "catastrophic cap", on what you'll have to pay for health care under TRICARE Prime, For Prime enrollment fees, inpatient and outpatient cost-shares, and Co-payments for such things as visits to the doctor (there's also a cap on expenses under TRICARE Extra and TRICARE Standard; see the "How Much will It Cost?" chapter for details). For active-duty families enrolled in Prime, it's \$1,000 per fiscal year (Oct. 1 through the following Sept.30); for all other Prime enrollees, it's \$3,000 per enrollment year, unless you get care on your own without a referral from your TRICARE Prime PCM and without an authorization from the HCF (this is called using the "point-of-service," or "POS" option, which is explained above). If you do that, your POS medical expenses will not be "capped." For more details about cost caps, check with your HBA/TSC,

#### **Remember:**

The catastrophic cap applies only to allowable charges for covered services. There's no annual cap on charges for services that aren't covered, or on the yearly accumulation of what non-participating providers of care may bill you above the allowable charges for the care you received.

#### TRICARE Extra

In the TRICARE Extra program, when you receive care from an Extra network provider, you get a discount on cost-sharing, with no claim-filing. You don't enroll, and may use Extra on a case-by-case basis just by using the network providers.

The annual outpatient deductibles for TRICARE Extra are the same as for TRICARE Standard: for the families of active-duty E-4's and below, \$50 for one person or \$100 for a family per fiscal year. For all others, the deductible is \$150 for one person or \$300 for a family.

In general, after the annual outpatient deductible has been satisfied, the cost-share for care under TRICARE Extra for an active-duty family member will be 15 percent of the fee for which the TRICARE Extra network provider has contracted to provide the medical service or supply. All other eligible persons will pay a 20 percent cost-share of the contracted fee.

There are a few exceptions to the Extra cost-sharing percentages. (See the cost charts on previous pages.)

In addition to what's on the charts, the ambulatory surgery cost is \$25 for active-duty families and 20 percent of the contracted fee for all others.

There's an annual "catastrophic cap,' on how much families will have to pay for their covered care under TRICARE Extra. It's the same as for TRICARE Standard. (See the "How Much Will It Cost?" section for details.)

#### TRICARE Standard (CHAMPUS)

What's now called TRICARE Standard in many parts of the country is the same as the standard CHAMPUS program that has been serving military families for more than 30 years. Coverage's, deductibles, cost-shares and claim filing rules are the same. Annual outpatient deductibles are the same as for TRICARE Extra. As with Prime and Extra, there's an annual "catastrophic cap" on costs. (See the "How Much will It Cost?" section for more information.)

# What Are the Priorities for Care in Military Hospitals?

The policy established by the Assistant Secretary of Defense for Health Affairs in August 1996 created the following priorities for health care in uniformed services medical treatment facilities:

- 1. Active-duty service members.
- 2. Active-duty family members who are enrolled in TRICARE Prime (for the purpose of determining access priority, survivors of military sponsors who died on active duty who are enrolled in TRICARE Prime are included in this priority group.
- 3. Retirees, their family members and survivors who are enrolled in TRICARE Prime
- 4. Family members of active-duty service members who are NOT enrolled in TRICARE Prime (for the purpose of determining access priority, survivors of military sponsors who died on active duty who are not enrolled TRICARE Prime are in this priority group).
- 5. All other eligible persons.

#### TRICARE Standard in a Nutshell

**TRICARE** Standard is what for years has been called the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). The name has been changed to TRICARE Standard – one of the three TRICARE options that's available to people in most parts of the country now, and should be available everywhere by mid-1998. The rest of this section concentrates on TRICARE Standard.

TRICARE Standard shares most of the costs of care from civilian hospitals and doctors when you can't get care through a military hospital or clinic. But there are certain important things you need to know about TRICARE Standard before using it.

- The most comprehensive and lowest cost medical care is available from military medical facilities.
   Also, TRICARE Standard recognizes different categories of eligible persons for whom available benefits and costs vary.
- While you may be entitled to use military medical facilities, you may be denied access based on space availability.
- Some people are not eligible for TRICARE Standard, such as active-duty service members, dependent parents and parents-in-law, and most persons who are eligible for Medicare hospitalization insurance (Part A) because they've turned 65. (See the section called "Who's Covered?" for details.)
- TRICARE Standard is not free. You must pay part of your medical costs, as well as everything TRICARE Standard doesn't cover. (See the section called "How Much will It Cost?" for cost information.)

- TRICARE Standard does not cover all health care. There are special rules or limits on certain care, and some care is not covered at all. (See the sections on "What's Covered?" and "What's Not Covered?" for information.)
- TRICARE Standard pays for only medically necessary care and services that are provided at an "appropriate level of care." Claims for services that don't meet this definition will be denied.
- Your physician must be listed by the regional contractor as an authorized provider of care under TRICARE Standard for the government to share the cost of care you receive from him/her. Being "authorized" is not the same as being a "participating" or "non-participating" provider of care under TRICARE Standard. (See the section titled "Where to Get Care" for discussions of authorized providers as well as participation and non-participation.)
- You or your provider must file claims before TRICARE Standard can pay its share of the bills. For your sake, it's important to fill out the claim form correctly and to include any necessary paperwork. (See the section on "How to File a Claim" for more information.)
- Equally important, all TRICARE Standard-eligible persons must be enrolled in the DEERS computerized eligibility-tracking system before TRICARE Standard claims can be paid. (See the last part of the "Who's Covered?" section for more information about DEERS.)
- The section called "Tips on Using TRICARE Standard" has information that will help you use your health benefits. The most important one is to get to know your Health Benefits Adviser (HBA), Health Care Finder (HCF), and others at your TRICARE Service Center (TSC). Their job is to help you get the medical care you need, at the best price and in the most convenient manner. There are HBA's at many military hospitals and chin, and TRICARE Service Centers are located throughout the regions served by the various TRICARE contractors. In the back of this handbook, in the section called "Uniformed Services Medical Facilities," there's a list of military hospitals and clinics, by state and country.

One last note: In these times of rising medical costs, it's especially important to use your health benefits only when you really need to. Although it may be more difficult in an age of reduced resources and base closures, try to use military hospitals and clinics whenever possible. They save money for you and the government. By using your health benefits wisely, you help make sure the fluids will be there when needed.

#### **TRICARE Standard Does Not Cover**

- Active-duty service members
- Dependent parents and parents-in-law. (They are, however, eligible for care in military medical facilities on a space-available basis.)

#### **ID Cards**

To use TRICARE benefits, you must have a valid ID card issued by the uniformed services. The ID card says on the back, in the "Medical" block, whether you are eligible for medical care from military or civilian sources. Children under 10 can normally use either parent's ID card, but must be enrolled in DEERS. These children should have an ID card of their own when in the custody of a parent who is not eligible for benefits.

Newborns who need a non-availability statement must be listed in the DEERS computer files even though they don't have an ID card.

#### Who's Covered?

TRICARE Standard is a health benefits program for all seven uniformed services: the Army, Navy, Marine Corps, Air Force, Coast Guard, Public Health Service and the National Oceanic and Atmospheric Administration.

Here's a list of who's covered by TRICARE Standard:

- Husbands, wives and unmarried children of active-duty service members. (See details on the next two pages for eligibility of all unmarried children.)
- Retirees, their husbands or wives, and unmarried children;
- Unremarried husbands and wives and unmarried children of active-duty or retired service members who have died.

Note: Family members of active-duty service members who died while on active duty, and who were on active duty for at least 30 days before death, will continue to be treated as active-duty family members for TRICARE Standard cost-sharing purposes for pre-existing medical conditions for one year after their active-duty sponsor dies.

#### **DEERS**

You must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) in order to receive care in uniformed services hospitals or to have claims for civilian health care processed by TRICARE. Both active and retired military sponsors and all family members must be entered in the DEERS computer data banks and shown as eligible for TRICARE benefits. This includes newborns, who must be enrolled in DEERS before claims for their care as TRICARE-. eligible patients can be processed. Generally, it's the sponsor's responsibility to make sure that his or her family members are enrolled in DEERS through the nearest military personnel office. All military sponsors should ensure that the status of their families (marriage, divorce, new child, etc.) is current in the DEERS files so TRICARE claims can be processed quickly and accurately.

#### Note:

The military sponsor is responsible for disenrolling his or her family members from DEERS when they are no longer eligible for TRICARE (because of the marriage of a minor child, divorce of a spouse who isn't eligible for continued TRICARE benefits, enlistment of a child in the military, etc.). If the sponsor doesn't do this, and an ineligible family member improperly continues to receive care under TRICARE, the government is required by law to get back the amount it paid for such care from whomever received the money. For more information about this, read the section on recoupment of funds incorrectly paid in the chapter titled "How Much

Will It Cost?"

#### Remember:

TRICARE doesn't make DEERS entries. That's done through the local base's military personnel office.

If you are leaving the service and are not covered under the transitional assistance programs outlined earlier in this chapter, TRICARE eligibility for the family generally ends at midnight of the day that an active-duty sponsor is discharged or leaves the service other than through retirement or death. For information about DEERS enrollment, contact the DEERS Telephone

Center from 6 a.m.-5 p.m. Pacific Time, Monday through Friday, at the following numbers:

- 1-800-334-4162 (California only)
- 1-800-527-5602 (Alaska and Hawaii only)
- 1-800-538-9552 (all other states)

# **Prescription Refills (TOUCHTONE REFILLS)**

#### 24 Hour Refill Phone Numbers

Balboa (619) 532-8418/8420/8400 24 hour turn around

32<sup>nd</sup> St Navy Exchange (619) 532-8413/9045/9333 48 hours + 12 hours on weekends

Miramar (619) 532-8408/8405 48 hour turn around

#### **Instructions:**

1. Call the correct number.

- 2. Press "1" to advance forward.
- 3. Press "1" for refills
- 4. Pick up sites: 1 Balboa Hospital
  - 2 32<sup>nd</sup> Street Navy Exchange
  - 3 Miramar
  - 4 Coronado Amphib Base5 Naval Training Center
  - 6 North Island

(You may choose any site, not necessarily the origination Navy Pharmacy.)

- 5. If read back is correct, press # (CRITICAL)
- 6. Sponsor's SSN, followed by #
- 7. If read back is correct, press #
- 8. Enter prescription number, (NO Letters!)
- 9. If read back is correct, enter #/
- 10. Wait. (Listen for Pickup Date before entering any more prescription numbers.
- 11. For multiple refills, repeat steps 7-9. Wait for each prescription pick up date before entering any other refills.

#### **DENTAL CARE**

Active duty military personnel are provided complete dental service on board USS BELLEAU WOOD. *United Concordia Dental Insurance Plan* is a voluntary program which provides dental services for family members of active duty military members. The service member must be on active duty for more than 30 consecutive days, and must be serving for at least a two year period.

Eligible dependents of active duty military personnel are enrolled when the service member establishes an allotment for the monthly premium.

#### Who is covered?

- spouses of active duty members
- unmarried children of active duty members up to age 21 (21 or older if severely handicapped and the condition existed prior to the 21st birthday)
- full-time students up to age 23 who are bona fide dependents of active duty members

#### Who is NOT covered?

- active duty members
- retirees and their families
- anyone who does not currently have a sponsor on active duty

United Concordia Dental Insurance Plan is NOT totally free. There are special rules or limits on certain care and some care is not covered at all.

The government pays part of the monthly premium for the family plan. The balance of your monthly premium is paid through payroll deductions from the sponsor's paycheck. For more information on specific premium costs for your coverage, contact your Health Benefits Advisor or Personnel Office.

A sponsor should always check to see that the correct "dental" deduction for either a single or family premium plan appears on his or her Leave and Earnings Statement (LES).

A list of participating dentists can be obtained by calling 1 800-866-8499 or by turning to the web site at www.ucci.com.

This information does not cover all the details and special rules of United Concordia Dental Insurance Plan. For further and more complete information phone 1 800-866-8499.

# EMERGENCY MEDICAL

During an emergency, every second counts. Be prepared!

# SECTION VII BALBOA NAVAL HOSPITAL CLINIC INFROMATION LIST

CLINIC	DAYS	HOURS	PHONE
Allergy	Monday – Thursday	0730 – 1600	524-1519
Cardiology Clinic	Monday, Wednesday, Friday	0800 - 1630	532-7400
	Tuesday, Thursday	0800 - 1930	
Cardiothoracic Surgery	Monday – Wednesday, Friday	0800 - 1630	
	Thursday	0800 - 1800	532-9140
	Saturday	0800 - 1100	
Dental Clinic	Monday – Friday	0600 - 1700	532-8600
	Saturday (Oral Surgery)	0900 – 1100	
Dermatology Clinic	Monday – Thursday	0700 - 1800	532-9660
	Friday	0700 - 1600	
ENT	Monday & Friday	0800 - 1600	
	Tuesday & Wednesday	0730 - 1100	532-9400
	Thursday	0730 – 1100	
General Surgery	Monday, Wednesday, Friday	1200 – 1800	
	Tuesday, Thursday	0600 - 1200	532-7575
	Saturday	0800 - 1000	
Breast Clinic	Monday & Wednesday	1000 – 1400	
	Tuesday & Thursday	1300 – 1800	532-5815
	Friday	0800 - 1130	
Endo	Monday, Tuesday, Thursday, Friday	0700 – 1400	
	Wednesday	1100 – 1400	532-7375
GI Clinic	Monday – Wednesday, Friday	0800 - 1630	
	Thursday	0800 - 2000	532-9725
	Every other Saturday	0800 - 1200	
Hematology/Oncology	Monday – Friday	0630 – 1600	532-7303
ID/HIV Clinic	Monday, Tuesday, Thursday, Friday	0800 - 1630	
	Wednesday	0800 - 1900	532-7475
Internal Medicine	Monday	0730 – 1630	
	Tuesday – Thursday	0730 - 2000	532-7500
	Friday	0730 - 1300	
Nephrology Clinic	Monday, Wednesday	0700 – 1800	532-8840
	Tuesday, Thursday, Friday	0700 – 1630	
Neurology	Monday, Wednesday, Friday	0800 - 1600	532-7275
	Tuesday & Thursday	0800 - 2000	
OB/GYN	Monday & Friday	0830 - 1530	
	Tuesday. Wednesday, Thursday	0830 – 1920	532-7032

Opthamology	Monday	0800 - 1630	
	Tuesday – Thursday	0800 - 2000	532-6700
	Saturday	0800 - 1200	

CLINIC	DAYS	HOURS	PHONE
Pediatric Adolescent	atric Adolescent Monday & Friday		532-6930
	Tuesday – Thursday	0900 - 2000	
Pediatric Subspecialty	Monday – Friday	0800 - 1600	532-6930
Pediatric Surgery	Tuesday	1600 - 2000	532-6926
	Saturday	0800 - 1100	
Plastic Surgery	Monday, Tuesday, Thursday, Friday	0730 - 1630	532=6950
	Wednesday	1030 - 1900	
Primary Care Clinic - Appt	Monday – Friday	0600 - 2000	532-8225
	Weekends and Holidays	0800 - 1800	
Adult Psychiatry	Monday, Tuesday, Friday	0700 – 1600	532-8550
	Wednesday and Thursday	0700 - 1900	
Adolescent Clinic	Monday, Wed, Thu, Friday	0830 - 1600	532-6930
	Tuesday	0800 - 1900	
Psychology	Monday – Friday	0700 - 1600	532-9957
Pulmonary Clinic	Monday and Friday	0800 - 1600	532-7600
	Tuesday	0800 - 2000	
	Wednesday	1700 - 2000	
	Thursday	1000 - 1600	
Rheumatology & Endocrine	Monday, Tuesday, Thursday, Friday	0800 - 1600	532-7031
	Wednesday	0800 - 1900	
Urology	Monday – Friday	0700 - 1800	532-7200
Vascular Surgery Clinic	Tuesday	1200 – 1800	532-7580
	Friday	0700 - 1200	

All hours of operation are subject to change. Area code is (619) unless otherwise noted.

# **AUTHORIZATION TO CONSENT TO MEDICAL CARE**

I,				, a lawful parent or
guardian	0	f the following child(r	en):	
hereby app	oint			
to be my lawful at for the following p			onship of parent/guardian ny and all acts that I might	
necessary by the 1	personnel of	<u>-</u>	are and treatment, including an Diego, California, or aren) aforesaid.	
-	attorney-in-f	•	or treatment being requisent to any and all care an	•
older. When	patient is	under ten years	must accompany dependent of age, please give in	mother's ID card No.
Sponsor's SSN _				
_			Signature and Date	
STATE OF CAI COUNTY OF S.				
Public for the State personally appear	te of Califor red nce) to be	the person(s) whose	, before me, _, personally known to me name(s) is/are subscribed	e (or to me on the basis of
			Notary Public	

PRIVACY ACT STATEMENT: UNITED STATES CODE 301. DEPARTMENTAL REGULATIONS. THE PURPOSE OF THIS FORM IS TO ALLOW THE SHIP TO NOTIFY THE NEXT OF KIN IN THE EVENT OF DEATH OR INJURY WHILE DEPLOYED.

DISCLOSURE OF INFORMATION IN THIS FORM IS MANDATORY. FAILURE TO PROVIDE THOSE REQUIRED ITEMS OF INFORMATION WILL RESULT IN DELAY IF NOTIFYING NEXT OF KIN BECOMES A NECESSITY. THIS DECLARATION

DOES NOT BECOME PART OF ANY OFFICIAL RECORD.

SP	OUSE NAME:
HOI	ME ADDRESS:
TE	LEPHONE:
<u>_</u>	- IN CASE OF EMERGENCY INVOLVING YOUR SPOUSE (SERVICE MEMBER)
	PLEASE GIVE THE NAME OF A FRIEND OR RELATIVE YOU WISH TO BE WITH YOU.
	NAME:
	HOME ADDRESS: PHONE:
	IF YOU HAVE CHILDREN AND WISH THEM TO STAY WITH SOMEONE FOR THE FIRST FEW HOURS OR DAYS, PLEASE GIVE THE NAME OF THE PERSON NAME:
	HOME ADDRESS: PHONE:
3.	DO YOU WISH A CLERGY TO BE PRESENT:
	NAME: RELIGIOUS
PRI	EFERENCE

HOME ADDRESS:
PHONE:
CHURCH ADDRESS:
PHONE:
4. DO YOU WISH A DOCTOR TO BE PRESENT YES/NO
IF YES, PLEASE SPECIFY: INCLUDE COMMENTS ON MEDICATIONS YOU AND YOUR CHILDREN ARE TAKING, ALLERGIES,
ETC
6. DOES YOUR SPOUSE HAVE A CURRENT WILL? YES/NO LOCATION:
7. DOES YOUR SPOUSE DESIRE THAT THEIR PARENTS BE NOTIFIED BY THE NAVY? YES/NO NAME:
HOME ADDRESS:
PHONE:

8. DO YOU WISH THE NAVY TO NOTIFYES/NO	Y OTHER RELATIVES AND FRIENDS?
NAME:	
HOME ADDRESS:	
PHONE:	
NAME:	
HOME ADDRESS:	
PHONE:	
10. PLEASE SPECIFY ANY OTHER DE	SIRES YOU MAY HAVE:

SPOUSE'S PRE	FERENCE	IN	EVENT	OF	DEATH
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1. DO YOU DESIRE A MILITARY FUNERAL?	YES/NO
2. DO YOU DESIRE BURIAL OR CREMATION?	(CIRCLE ONE)
3. IF BURIAL, DO DESIRE BURIAL IN A NAT	CIONAL CEMETARY?
YES/NO	
LOCATION:	
IN CASE OF AN EMERGENCY INV	OLVING SPOUSE
1. PLEASE GIVE ANME OF FRIEND, RELATIVE WISH TO BE WITH YOU AND YOUR CHILDRE NAME:	
HOME ADDRESS:	PHONE:
2. DO YOU DESIRE THE NAVY TO NOTIFY YOU	JR PARENTS?
YES/NO	
NAME:	
HOME ADDRESS:	PHONE:

4. PLEASE PROVIDE ANY IMPORTANT INFORMATION, SUCH AS HOUSE KEY

LOCATION, HELPFUL.	CARE	OF	PETS,	CHILDREN'S	SCHOOL,	ETC.,	THAT	MAY	BE
 _									
<del>-</del>					 SIG	NATURE			

## **FIRST AID**

First aid is the <u>immediate</u> and <u>temporary care</u> given to a victim of sudden illness or injury. It includes dealing with the entire situation, victim, management of bystanders and management of illness or injury until medical help arrives. First Aid knowledge can and often does make a difference between life and death, between permanent or temporary disability and between rapid recovery and long hospitalization.

Accidents are a leading cause of death and disability and usually happen away from medical help. Therefore, the sooner care is given the better the chance for recovery.

#### **EMERGENCY MEDICAL KITS**

#### Basic Home Kit

- First Aid Manual
- Sterile Gauze Dressing individually wrapped 4 X 4 inch
- Triangle Bandage for sling, tourniquet, bleeding, etc.
- Ace Bandage for sprains
- Roll of ½ inch wide surgical tape to secure bandages
- Q-tip Swabs for ears and nose
- Assorted Bandages include butterfly, finger tip, knuckle
- Cederoth Blood Stoppers (2) to stop excessive bleeding
- Large Head Compress with elastic net to hold in place
- Aromatic Spirits of Ammonia used to revive fainting victim
- Blunt Tipped Scissors
- Tweezers to extract foreign objects from body
- Thick blunt needle to remove splinters
- Tongue Depressor
- Eye Pad
- "Space" Blanket for treating shock
- Surgical Mask to protect lungs against smoke and dust
- Oral Thermometer with disposable covers
- Rubbing Alcohol (Isopropyl 70%)
- Calamine lotion for itching
- Syrup of ipecac to induce vomiting
- Activated charcoal to suppress vomiting
- Tube of petroleum jelly
- Aspirin, Acetaminophen and/or Ibuprofen
- Non-stinging Antiseptic (Betadine, Neosporin, etc.)
- Fels Naptha Soap for poison ivy, oak or sumac
- Pepto-Bismol for diarrhea
- Milk of Magnesia for constipation

#### BASIC KIT FOR CAR, BOAT, R.V., ETC.

- Basic Home Kit
- Chemical Cold Pack
- Dramamine for motion sickness
- Cyalume Lightsticks
- Benadryl or any liquid antihistamine for anaphylactic shock
- Exacto Knife or razor blade
- Penlight
- Pen and paper
- Safety pins
- Matches
- Sterile Wet Dressing
- Snake Bite Kit
- Jumper Cables
- Fire Extinguisher
- Hard Candy helps with dehydration
- Prescription Medication
- Extra Glasses if needed

The following are brief descriptions of emergency situations and what you can do until medical help arrives:

#### **Hypovolemic Shock (Medical Shock)**

Hypovolemic shock has nothing to do with electrical shock. It is, however, a potentially grave emergency. It can cause death from injuries and illnesses that in themselves would no be fatal.

Shock is a depressed body state caused by an upset of the mechanisms that keep blood circulating properly to all parts of the body. Because of the failure in circulation, the brain, heart, and other vital organs are deprived of adequate blood supply. The blood rushes literally to the victim's extremities and the body processes are slowed down considerably.

Shock is brought on as a result of bodily injury or extreme emotion. It may follow severe burns, infection, pain, bleeding, broken bones or exposure. Pay close attention to any shock symptoms when assessing an injured person because the injury may not necessarily be that severe.

#### Symptoms:

- Paling of the face
- Cold clammy skin with drops of sweat on forehead and palms
- Restlessness, confusion, trembling, nervousness
- Pulse weak, rapid, small or "thready"
- Respirations rapid (over 20 breaths per minute) may also appear irregular and with deep signing

- Sharp fall in blood pressure
- Nausea or vomiting

#### Treatments:

- Lie victim down flat
- Elevate victim's feet 8 12 inches
- Cover victim to maintain body heat, if weather is cold and damp
- Keep victim's airway open if necessary.
- Monitor victim's pulse and respiration
- If the victim has a head injury (without suspected neck or back injury), elevate head slightly higher than the feet to discourage cerebral swelling.
- If neck or back injury is suspected, **DO NOT** move victim if at all possible.

## **Anaphylactic Shock**

Anaphylactic shock is a catastrophic, allergic whole body reaction. This is a grave emergency condition. It occurs when a previously sensitized person is exposed to the same sensitized material. The material may be an otherwise valuable drug such a penicillin, a serum, an anesthetic or a sting from a honeybee, wasp, yellow jacket or hornet. It can also be from certain materials or food such as shellfish, strawberries, chocolate, peanuts, etc.

Symptoms (occur typically within one to fifteen minutes after exposure):

- A sense of uneasiness or agitation
- Flushing
- Giant hives all over the skin
- Swelling over entire body
- Difficulty in breathing, coughing, sneezing
- Itching
- Nausea and/or vomiting

Within another minute or two, signs of Hypovolemic Shock may develop. Someone in Anaphylactic Shock can be dead within minutes.

Treatments: If the throat is closing or swelling, administer a triple dose of any liquid antihistamine (Benadryl, Allerest, etc.). This will help to keep the nasal passages open and will buy time to get to the hospital or activate the 911 System.

# WHAT TO DO IN CASE OF ACCIDENTS

<u>ACCIDENT</u>	<b>SYMPTOMS</b>	<u>ACTION</u>
Heavy Bleeding (Limbs)		Apply pressure directly to wound to stop the bleeding. Lay patient down and raise the affected limb. Bandage firmly, if the blood soaks through one bandage, apply a second bandage over the first. If you are still unable to stop the bleeding, and as a last resort, apply a tourniquet. Treat for shock, if required. Seek medical help as soon as possible.
Bruises		Apply ice bag or cloth soaked in cold water. Maintain the application for at least 30 minutes.
Bumps, Serious		Treat all bumps for shock. If skin is not broken, immerse in clean, cold water or apply clean ice. DO NOT remove stuck clothing. Place a sterile pad over the burn and bandage loosely. Expose the surrounding area to the air. if bums are extensive, cover burned areas (large) with the cleanest available cloth material. Seek medical attention immediately.
Dislocations	Distortion around joint	Treat as closed fracture (next page). Place arm in sling for shoulder dislocation. Be sure that the opposite shoulder supports the weight of the injured arm. Seek medical attention immediately
Eye Injuries		DO NOT RUB. If injury is particle in eye, allow tear to wash it away. If this fails and object can be seen, pull lower lid and remove particle with clean, damp cloth. Wash with lukewarm or cold water. If injury is serious or the foreign object cannot be easily removed, seek medical attention immediately.

**ACCIDENT** 

**SYMPTOMS** 

**ACTION** 

**Fainting** 

Lay patient flat on back with legs raised above the level of the heart. Loosen tight clothing around the neck, chest and waist. Make sure patient has plenty of air. The patient should see a doctor as fainting is frequently a symptom of something else.

#### Fractures

#### \*\*NOTE: IN CASE OF FRACTURES, IT IS BEST TO CALL AN AMBULANCE.

**Closed Fracture** 

Bone is broken, but the skin is not punctured, Put arm in as natural a position as possible without discomfort to patient. Apply splints which extend well beyond the area of the fracture. Use any firm material --board, metal rod, thick newspaper, or magazine. Use clothing or other soft material to pad splints. Bind the splint at the break, and above and below it. Broken bones in the hand ca be held steady with a pillow a blanket bound around them. See medical attention immediately.

Open (Compound)

Skin as well as bone is broken.

Apply a pressure dressing to control bleeding. Place clean pad over wound and press firmly. Apply pressure directly to the wound. Hold the pad firmly in place with a strong bandage, neckties or cloth strips, etc, Apply splints as you would for a closed fracture. BUT DO NOT TRY TO STRAIGHTEN THE LIMB OR RETURN IT TO NATURAL POSITION. Seek medical attention immediately.

ACCIDENT	<b>SYMPTOMS</b>	<u>ACTION</u>
Hemorrhage, Internal	Restlessness, deep breathing, paleness	Treat for shock. DO NOT give liquids or food. <b>Seek Medical Attention Immediately.</b>
Nose Bleed		Sit patient down. Pinch his nose for 10 minutes while he breathes through his mouth. Apply pad soaked in cold water to nose. If bleeding persists, seek medical attention.
Head injuries	Lost of consciousness	Call ambulance immediately. Keep victim lying down on his side so his tongue doesn't fall back into air passage, and so the airway can be drained of fluids or vomit. The neck should be arched. Keep victim warm. Control bleeding from head by applying a pressure dressing. Use common sense in regard to applying pressure if you suspect a possible suspect a possible skull fracture.
Shock (**This should be consi	This should be considered in cases of serious burns, fractures, or large lacerations **)  Coldness. pale  Lay victim down with legs higher  than head. Cover with warm weakness nausea  blanket, but don't overheat. Keep  victim calm, Call an ambulance. Keep  victim's airway open if he is  unconscious. if he vomits, turn his head to one side so his neck is arched.  Seek medical attention immediately.	
Sprains and Strains	Bruising and swelling around joint (leg, foot).	Treat as for fractures if there is any doubt. Elevate limb if possible, keep patient off it. Apply cold compresses or ice packs for several hours. <b>Do not apply heat</b> in any form for at least 24 hours. Seek medical attention.

Again, remember to keep yourself calm when treating others. The best cure for an accident is to prevent it before it happens. Keep alert for any situation that might cause an accident in your home.

# POISONS, ANTIDOTES, AND DRUG OVERDOSES:

# POSSIBLY <u>THE</u> MOST IMPORTANT THING TO DO, ABOVE ALL THINGS, IS TO KEEP ALL POISONOUS MATERIALS AND MEDICINES OUT OF THE REACH OF CHILDREN!!

Poison Control Center (619) 543-6000 or 1-800-876-4766

- 1. What to do first. If breathing has stopped, begin mouth-to-month breathing immediately. Have someone else call for an ambulance or doctor while you are administering the mouth-to-mouth breathing.
- 2. If the victim is breathing on his own, keep him warm and determine if he has taken a poison or an overdose, while waiting for the ambulance, give the appropriate counter-dose/antidote. Check the list on the following page for the poison and counter-dose/antidote. If the patient is unconscious, DO NOT force any liquids into his mouth. If the patient is having convulsions, DO NOT INDUCE VOMITING!!
- 3. A poison is any substance, solid, liquid or gas that causes injury or death when introduced into the body.
- 4. Swallowed Poison Symptoms: The victim may show any or all f the following: nausea, vomiting, diarrhea, abnormal breathing, slow pulse, unusual bad breath or body odor, burns around and in the mouth, drowsiness, convulsions and unconsciousness.
  Treatment: First, ALWAYS call the Poison Control Center and give them as much information
  - regarding the poisoning. Have the container with you when calling. They will ask you several questions and answer them to the best of your knowledge. Treat for shock and check breathing frequently and so not give anything by mouth until your have been advised by the Poison Control Center.
- 5. Inhaled Poison Symptoms: Dizziness, weakness, headache, difficulty breathing, unconsciousness and discoloration of the lips and mucous membranes.
  - <u>Treatment</u>: If you can reach the victim without putting yourself in danger, remove the victim from the area and move outdoors into the fresh air. If the person is unconscious place him on his side with his head resting on his arm. Loosen tight clothing and maintain body heat with a blanket. Monitor pulse and respiration and call 911.

The following is the correct antidote for the substance causing the trouble. Find the name of the substance the victim has taken. The number following this is the number of the antidote. Each antidote is numbered.

If you have the container where the poison came from, save it and give it to the doctor, paramedic, or hospital. Keep the label intact and if there is any of the substance left in the container, leave it in there when you give the container to the medical personnel. If the poison is unknown, save the vomit for examination by the medical personnel. If the problem is food poisoning, save the food, refrigerate it, and give it to the medical people.

#### LIST OF POISONS AND DRUGS:

Acids	18	Mushrooms	11	Detergents	8
Carbon Monoxide	16	Pine Oil	17	Household:	
Disinfectant:		Headache/Cold:		Furniture Polish	17
Ammonia	10	Paregoric	13	Gasoline/Kerosene	17
Chlorine Bleach	8	Tranquilizers	3	Lye	10
Insect/Rat Poison:		Food Poisoning:		Oil of Wintergreen	9
With arsenic	2	With chlorine	8	Rubbing Alcohol	9
With sodium		With cargalic		Alcohol	9
With fluoride	14	With acid	12	Barbiturates	3
With phosphorous	5	Turpentine	17	Codeine	13
With DDT	11	Bromides	11	Morphine/Opium	13
With strychnine	15	Iron Compounds	7		
Belladonna	15	Pep Medicine	2	Compounds	9
Dichloride of Mercury	6	Sleeping Pills	3		
Iodine Tincture	4	Camphor			

#### ANTIDOTES OR COUNTER-DOOSE FOR ABOVE POISONS AND DRUGS:

\*\*\*After finding the source of the problem in the list above, follow the list to find the correct antidote or counter-doses as listed below:

- 1. Induce Vomiting with finger in throat or 1 tablespoon of syrup of ipecac or 1 teaspoon of mustard in half glass of water or 3 tablespoons of salt in warm water.
- 2. Give glass of milk or 1 tablespoon of activated charcoal Finally, induce vomiting but DO NOT USE SYRUP OF IPECAC.
- 6. Give activated charcoal in water. Induce vomiting, but NOT WITH SYRUP OF IPECAC. Give 2 tablespoons of Epsom salt to 2 glasses of water. DO NOT LET PATIENT GO TO SLEEP.
- 7. Give 4 tablespoons of thick starch paste. Mix cornstarch or flour in water. Induce vomiting. Typically, give patient a glass of milk.
- 8. Induce vomiting. Then give 4 ounces of mineral oil. DO NOT GIVE VEGETABLE OR ANIMAL OIL. Also give I tablespoon of bicarbonate of soda in a quart of warm water.
- 9. Give glass of milk or 1 tablespoon of activated charcoal mixed with a little water. Next, induce vomiting. BUT NOT WITH SYRUP OF IPECAC. Give 2 tablespoons of Epsom salt mixed in 2 glasses of water.
- 10. Induce vomiting. Give 2 teaspoons of bicarbonate of soda mixed in a glass of warm water. Finally, give patient a glass of milk.
- 11. Give patient one or two glasses of milk, but DO NOT INDUCT VOMITING
- 12. Give patient a glass of milk. Induce vomiting. Give I tablespoon of bicarbonate of soda mixed in a quart of warm water.
- 13. Give 2 tablespoons of vinegar mixed in 2 glasses of water. Next, give the whites of two raw eggs

- or 2 ounces of vegetable oil. DO NOT, REPEAT, DO NOT INDUCE VOMITING?
- 14. Induce vomiting . Next give 2 tablespoons of Epsom salt mixed in 2 glasses of water except in cases where diarrhea is severe,
- 15. Induce vomiting. Then give 4 tablespoons of castor oil. Next give glass of milk or the whites of two raw eggs.
- 16. Induce vomiting if the patient is conscious. Give glass of milk or activated charcoal in water. Give 2 tablespoons of Epsom salt mixed in 2 glasses of water. **KEEP PATIENT AWAKE!**
- 17. Give glass of milk Then induce vomiting.
- 18. Give glass of milk or activated charcoal in water. Induce vomiting IF PATIENT IS NOT IN **CONVULSIONS. If charcoal** is given, do not give Syrup of ipecac. Keep patient quiet.
- 19. Carry victim into fresh air and make him lie down breathing on his own, give artificial respiration
- 20. Give water or milk. Give 4 tablespoons of vegetable oil. Do NOT INDUCE VOMITING!
- 21. Give large quantifies of water. Give 2 tablespoons of milk of magnesia Do NOT INDUCE VOMITING!!!

# PERSONAL SECURITY

# **SECTION VIII**

Throughout the years, most Navy spouses have proven themselves to be some of the most durable, hard working and dedicated people known to mankind. This independence is attested by their ability to maintain homes and take care of their families for long periods while their spouse is at sea. However, personal strength is not always enough to keep you and your family safe. Because of this concern, we would like to present a number of safety tips, which should help to keep you and your families free from harm and prevent the possible loss of personal property through theft. These safety tips are strongly endorsed by law enforcement officers who feel that those who read and heed these suggestions will be much less likely to encounter a problem with the criminal element.

Crimes happen all around us each day. We do many things to protect ourselves with out even thinking about it. But, would we know a crook when we see one? Not necessarily. They do not always fit a stereotypical image. Be alert and aware of yourself and your surroundings at all times. Make sure your children know these safety precautions as well.

#### WHAT YOU SHOULD KNOW ABOUT PREVENTING CAR THEFT

Car theft is a widespread problem. A motor vehicle is stolen every 20 seconds in the U.S. Each year, an estimated one out of every 126 motor vehicles registered in the in the U.S. is stolen.

#### Car theft results in:

- Economic loss: An estimated \$7.5 billion is lost annually due to motor vehicle theft.
- <u>Higher insurance premiums:</u> Everyone pays for theft in the form of higher cost for theft and collision insurance.
- <u>Inconvenience</u>: You'll be without transportation for a while. Even if recovered, the vehicle is likely to be damaged or have parts missing.

# It's up to you to help stop car thieves.

- Preventing car theft means actively protecting you car and the valuables in it from being stolen.
- Your attitudes and actions are the keys to preventing theft, damage and misuse.

# Understanding how car thieves operate can keep you from being their next victim.

Some facts you should know:

- Any car can be a target. From luxury cars, sports cars and rare foreign models to small, economical cars and pickup trucks, <u>any</u> car can be stolen.
- Car theft can happen anywhere. Most occur in cities and residential areas, many form driveways
  and garages. Some special danger areas are shopping plazas, parking lots at sporting events, and
  transportation terminals.
- Dusk to mid-evening are peak hours. Most auto thefts occur at this time. But round-the-clock vigilance is needed, since many car thefts occur during the daylight hours.
- Many car thieves don't need to break in they gain entry through **unlocked** doors.

# There are basically three kinds of car thieves. They include:

- <u>Amateurs</u>, who steal for the sake of stealing. They may have never committed a serious crime before. If they get away with car theft, they may get involved in other crimes.
- <u>Professionals</u>, who steal cars for resale. In less than a minute, a professional car thief can drive or tow your car away. They may strip the car of its parts within hours, or repaint it before selling it.
- <u>Carjackers</u>, who use weapons to steal motor vehicles directly from the owner or driver. Carjackers sometimes commit other serious crimes, such as murder, in the process of stealing the car. An estimated 25,000 carjackings occur in the U.S. each year.

MOST CAR THIEVES ARE UNDER AGE

#### WHAT CAN I DO?

Take positive action to stop car thieves. You'll be protecting and helping:

- Yourself from losing you can and any possessions in it.
- Law enforcement authorities who must spend time investigating and prosecuting crimes.
- Teenagers who might be tempted to commit a serious crime.
- Other people, who may be endangered by a recklessly operated vehicle.

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Take action to prevent car theft - before you become a
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**Take these common-sense precautions.** No car can be made 100% theft-proof, but you <u>can</u> make the job more trouble than it's worth.

- Lock your car and pocket the key.
- Shut windows tightly whenever you park. Even a tiny gap allows a thief to insert a wire to pry up the lock button.
- Lock all doors and the trunk or hatchback every time you leave your car. Lock the garage door, too, it you have one.
- **NEVER** leave a car running unattended even for a minute! Your car can easily be stolen.
- Don't conceal a spare key inside or outside the car. Thieves know all the hiding places.
- Don't disconnect the buzzer that warns of keys left in the ignition. It's for your protection.
- Avoid leaving keys with a garage or lot attendant by choosing a place where you park your own car, when possible.

#### **Take these other precautions** to help foil thieves:

- Park in a well-lit area where there are plenty of passer-bys: near busy stores, restaurants, etc.
- Turn wheels sharply left or right and set the emergency brake. This makes it harder for a thief to tow you vehicle.
- Carry a record in your wallet of your car's vital statistics to aid in recovery in case of theft.

Name:	
Model:	
Year:	
Serial	No
Identif	ication No
Tires:	
Size:	

• Don't advertise your home address by leaving packages, letters, etc., with you name and address visible in the car. It's an invitation to home burglary.

- Keep your driver's license and registration in you wallet or purse, not in the glove compartment (unless state law requires registration to be the vehicle at all times.)
- Replace standard lock buttons with tapered ones. The replacements are very inexpensive, and are much harder to pry up.
- Lock up before you go for help if you car breaks down. Even if you can't start it, a thief may be able to.

#### If you park in an unfamiliar garage or lot:

- Don't leave the trunk key with an attendant.
- Don't say where you're going or how long you'll be gone.
- Note the mileage when you leave your car.
- Don't leave you house keys or packages with an attendant.

#### **ANTI-THEFT DEVICES**

These devices can deter or delay thieves. A few devices that make theft more difficult include:

- Alarms these systems set off a siren if someone tries to open a door, the hood, or trunk; or tow the car. Some alarms must be set each time you park the car. Another type sets itself when you lock the car door. Choose a system that turns off and resets automatically after about 1-3 minutes.
- **Tracking Systems** cars equipped with electronic transmitters allow the police to track the car after it's reported stolen. Prompt reporting is important so that the thief does not drive out of tracking range.
- **Bar locks** (**Steering wheel locks**) this popular device prevents the car's steering wheel, brake, or shifter from moving.
- **Column collars** these devices, usually made of steel, cover the steering column. They prevent access to the ignition.
- **Engine disablers** these devices disable the starter, fuel pump or ignition system to prevent a thief from driving the car away.
- Window etchings your vehicle identification number etched on the windows may deter a car thief. Before selling the car, a thief would be bothered with replacing all the windows.
  - Installation of anti-theft devices can lower the cost of your comprehensive auto insurance premium.
  - Some auto makers offer anti-theft devices as an option in some new car models.
  - Your local police department may be able to provide you with a list of effective anti-theft systems.
  - A warning sticker that comes with many alarm kits may deter would-be thieves.
  - With any device:
    - \* Get a demonstration before you buy. Be sure you understand and will use the device.
    - \* Have it correctly installed. Some can be installed by owners who are handy with tools.

# Protect your self and your valuables

- 1. Keep yourself safe from carjackers.
  - Be aware at all times.
  - Keep the doors locked.
  - Keep a distance between your car and others.
  - Avoid unfamiliar neighborhoods.
  - Avoid the lane next to the curb when possible.
  - Close all windows and lock all doors before leaving the car.
- 2. Don't tempt a thief with valuables
  - Carry as few valuables in your car as possible.
  - Lock packages in the trunk or put them under the front seats.
  - Engrave your vehicle identification number on radar detectors, CD/cassette players, etc.
  - Don't use the glove compartment as a "traveling safe."
  - Take everything out of the glove compartment when parking in a high-crime area. Leave it open.

# **Help Law Enforcement Officials**

It's difficult to catch and successfully prosecute car thieves. Here's some ways you can help:

- Discuss car theft with your family. Remind all drivers to lock up, every time.
- Report a theft to police and your insurance agent at once. Give a complete description of the vehicle, including any identifying marks you may have added.
- Get help if you see suspicious activity. Make noise, attract attention and call the police. Don't try to handle it yourself.
- Make notes on any incident. Report it to the police quickly and accurately. Give the location, a description of the people involved, the direction of the getaway, etc.
- Notify police at once if you recover your stolen car (for example, if you find it abandoned nearby.) This will save them time and yourself embarrassment.
- Press charges and testify. It takes a little time and trouble but can keep someone else from being the next victim.

#### Remember

- ➤ Lock your car don't make car theft easy.
- ➤ Use common sense you'll save time and trouble for yourself and others.
- > Install anti-theft devices and use them.
- **Cooperate** with law enforcement agencies.

Follow these guidelines to help protect your car from crime:

#### 1. LOCK THE CAR:

- a. Roll the windows up tight.
- b. Store spare keys in your wallet or purse. DO NOT hide them somewhere on the car.
- c. Replace standard door lock buttons with the slim tapered kind.
- d. If possible, park your car where you can see it.
- e. NEVER leave the car running unattended.
- f. Put some identifying mark hidden away somewhere on your car (i.e., piece of paper down the slot between the door and window with your name on it).
- g. Park only in well-lit areas.
- h. Luggage, packages, purses in "plain view" are just begging to be stolen cover them or put them in the trunk.

#### 2. KEYS LOCKED IN THE CAR

- a. As with anything else, an ounce of prevention is worth a pound of cure. Many cars can be locked by pushing down the door button and then closing the door. This can lead to locking your keys in the car.
  - 1) The simplest means of protection against this is to lock all the doors except the driver's door from the inside of the car. Then when you, as the driver, get out, lock your door with the key. If the key is in your hand, you can't lock it in your car.
  - 2) A second protection is to carry an extra set of keys on your person.
- b. If you have no spare key and lock you keys in the car, you only have a few options. First, make sure that all doors are locked. If so, look for a window that is slightly opened so that you can get a coat hanger inside the car. If you can get a coat hanger inside, straighten it out but leave the hook on the end. Force the hanger between the molding and the window and work the hook down to the door handle. It takes patient, but eventually you can hook the door handle and open the door. If you can't hook the door

handle, you may be able to hook the lock button and lift it up.

If you can't get a coat hanger inside the car, you can either call a locksmith or break a window. (Most police departments no longer open locked doors.) Before you break a window, see if you car has vent windows. If so, try pushing back and forth on the vent and see if it will open

If you must break a window, it is recommended that you break the side window in the rear. This breakage will not cause you any inconvenience while driving and is less expensive and easier to replace than the windshield or back window. A rock or hammer will break the window. Be careful not to let the glass shatter into your eyes or to cut you.

## ABOUT PROTECTING YOUR HOME AGAINST CRIME

When crime hits home, the results can be devastating. They may include:

- Financial and property loss, as well as vandalism of home and possessions.
- Emotional turmoil invasion of your privacy can cause real trauma, as can the loss of prizes possessions.
- Possible physical harm intruders can become violent, especially when they are caught in the act.
- And the fear, anger and damage brought about by even <u>one</u> home burglary can affect an entire neighborhood.

## You can protect against break-ins.

In most cases, a little extra care and thought are all that's needed. Keep in mind that:

- Most burglars and vandals seek "easy" targets because they want to get in quickly, quietly and unseen. The more you do about prevention, the lower your risk of a break-in.
- Effective home security need not be costly. That's because common sense and a bit of time and energy can go a very long way.

## Home security starts at the door

Here are a few ways to make exterior doors a real problem for would-be intruders.

- Use sturdy doors solid wooden doors or doors reinforced with steel offer much more protection than hollow-core wooden doors.
- Use safe locks use bolt type locks on outside doors and attach one to both the bottom and the top of each door, not in the middle. Deadbolts must have a one inch throw into the door-jam in order to be effective and they can't be "popped" the way spring-latch locks can. If you have storm or screen doors, lock them. Chain locks and ordinary door locks have proven ineffective.
- Install a peephole If you don't have one, you should put one in. <u>Always</u> know who's on the other side of your door before you open it.
- Secure sliding glass doors A broomstick or steel rod placed in the track will help a lot! You may also drill a hole through the upper frame and track, and insert an eyelet bolt or pin for added security.

## Remember to be window wise

- Keep windows in secluded areas of the house (i.e., in the back, those protected by foliage) locked at all times.
- Consider window pegs Drill a hole through the movable part of the window frame into the part that is stationary. Insert a nail or peg.
- Try key locks- Window key locks help keep intruders from unlocking and lifting windows. NOTE: Make sure everyone in the house can get to the keys in case of a fire.
- Look into Security Glass Break-resistant plastic or treated glass around doors and in windows gives added security.
- Make sure window air conditioners are firmly secured to the window.

- Make sure standard window locks close properly and are firmly screwed to the window frame.
- Consider installing metal grills or bars (with inside release levers) in cellar and ground-level windows.

## Keep shrubs and Hedges trimmed

- Keep all bushes and tree branches trimmed away from the windows. This enables you to see out clearly, without blind spots.
- Plant thorny bushes around windows and walkways. Shrubs and bushes are favorite hiding spots for many burglars. Spiny or thorny plants will discourage entry.
- Place gravel beds below windows gravel can be noisy and tough to "sneak" across without being heard
- Position fencing and trees with care make sure they don't hide your windows, doors and walkways from public view, or serve as a step up to a window or balcony.

## Follow these basic break-in prevention tips

- Never allow strangers into your home. Use your peephole and don't open the door. Ask service people to slip identification under the door (call their home office to double-check!) Have a person who is stranded and claims to need help wait outside while you call for assistance.
- Play it smart on the telephone. Don't let callers know if you're home alone, or that your home is
  empty at certain times of day. Retrieve answering machine messages often. Never give out credit
  card numbers or other personal information (unless you've initiated the call to a reputable
  organization).
- Vary your routine. Changing your daily patterns (even slightly) may be enough to discourage a burglar. Remember burglars like easy jobs. They hate surprises!
- Put away tools and machinery when not in use. Don't leave them lying around where they could be stolen or used to gain entry into your home.
- Store ladders indoors. Don't provide burglars with a handy way to climb in through balconies, second-floor windows, etc.
- Consider an alarm system. Not everyone needs an alarm system. However, they can be an important security feature for some people.
  - \* Check with your local police and fire departments
  - \* Shop around. Make sure salespeople explain the features of the systems they sell which parts of the house or property are monitored, whether or not the system can detect fires, etc.
  - \* Request references talk to other customers about systems they bought and their experience with the security company.

#### Planning to be Away?

• Keep your plans to yourself. Don't spread information about your comings and goings. News of your travel plans, business trips, etc., could tip off a burglar.

- Leave a house key with one of your trusted neighbors so that they can check on your home. Also, do not place a house key in the mailbox or under the doormat. That's probably the first two places a burglar would look for one.
- Discontinue newspaper service and have your mail kept at the post office (even if you are only going
  to gone for a few days) until you return home. If you are to be away only a few days and do not
  wish to stop newspaper and mail delivery, then have your neighbor pick up these items daily and
  hold them for you.
- Put some electrical equipment on timers, or, ask you neighbor to turn on a light in a different room every day. This gives the appearance of a home that is lived in. Installing an automatic system which turns lights on and off at the same time every day is not considered wise by police. Burglars are not easily fooled by such a system. Also, turning the outside entrance light on each night is almost extending and invitation to a burglar. If they have been watching the area, they will more than likely know that the house is unoccupied. If you are going to use an automated lighting system, ensure that it is set up to turn on the lights at a different time each day.
- Make arrangements to have someone mow your lawn regularly. Tall grass and no activity around the house are sufficient clues that the house is empty.
- Call the police and tell them when you are departing and when you will return. Most police
  departments will check your home periodically while you're away. Make sure you tell them that you
  have a neighbor with a key who will also be inspecting your home. Otherwise, your friend
  may be apprehended by the police.

## Protect the property in your home

- Make an inventory of your valued possessions. Include the make, model, serial number and value of each item. (This simplifies insurance claims if you do have a break-in.)
- Mark your valuables use an etching tool (loaned for free by some police departments) to identify
  cameras, computers, stereo equipment, the TV, etc. Include your name and an identification
  number other than your Social Security or driver's license number.
- Videotape or photograph small valuables (jewelry for example) that can't be etched easily. Photograph each item next to a ruler and a piece of paper with your ID number.
- Check your insurance coverage, and update it if necessary. Insurance can help take some of the pain out of having your property stolen. Ask about an insurance rider for specific items not covered by a regular policy.

## **Neighbors Unite**

Working with others in your community is an effective way to protect homes and fight crime.

#### Get organized

- Call a meeting of concerned neighbors. Post flyers, make telephone calls, etc., to get the word out. Do a neighborhood security survey.
- Make sure all street lights are working,
- parks and playgrounds have no overgrown trees or shrubs that could be used for hiding
- you know all the ways in and out of your neighborhood

- parking is well lit and near homes and businesses.
- explore crime prevention through environmental design .

## Community members can take steps to:

- make it easier to see within and between buildings (for example, remove any fences between living areas and parking areas)
- turn trouble spots into public gathering areas for example, a "shady" hangout can be a community picnic spot

## Other steps you can take together

- Community or neighborhood watches This means neighbors working together to recognize and report crime and suspicious activity.
- Clean-up crews Work with others in your community to clean up vacant lots illegal trash piles, broken glass, graffiti, etc.
- Work with local law enforcement officials. Local police are your crime prevention partners. Depending on their resources, they may be able to provide:
  - Information and help in completing neighborhood security surveys
  - Training for neighborhood watch programs
  - Community policing efforts
  - Home security checks
  - Strategies for crime prevention through environmental design.

#### **Ouestions and answers**

- What should I do if I find an intruder in my home?

  If you notice signs of entry, don't go in! Go to a neighbor's and call the police. If you're already inside, don't confront the intruder give the intruder plenty of space to flee.
- What about getting a dog for security?
  - Dogs can give early warning, and many burglars are scared away by a dog. Sometimes a "Beware of Dog" sign is all it takes. However, if a dog barks constantly, it makes it hard to tell if there's a problem and neighbors may complain. Also, not all dogs are will to protect. And owners are liable for any attack their dog makes.
- What can we do about gangs?
  - Never confront gang members. Support police, church and community efforts to negotiate gang truces and stop gang activities.
  - Support youth programs and community activities, too. They help keep young people out of trouble.

#### So, remember

- Take steps to secure your home, valuables and surrounding property.
- > Join forces with your neighbors you're more effective when you work together.
- Cooperate with local law enforcement officials.

#### PROTECTING YOUR PROPERTY

Having Renter's or Homeowner's insurance is an important step toward protection your property. Not all insurance companies require a personal inventory before a policy is written, but some do. Even if yours does not, you should consider doing one on you own. If your home is robbed, vandalized, burned or otherwise destroyed, having a permanent record of your property is essential in receiving the insurance money to which you are entitled.

The best way to make a permanent record is to video tape your property. Go through each room and tell about each item, when it was purchased, it's approximate replacement value, etc. Take your time and be as thorough as you can. Take close ups of artwork and items with fine details. Take shots from several angles if it will help show the piece better. Don't forget to open closets and drawers and describe their contents. Don't overlook pantries, hallways, garages and attics.

If you do not own a video camera, and are unable to rent or borrow one, use a still camera to photograph your property. Write down on paper brand names, serial numbers and other identifying marks. Losses in Government Quarters may be covered in part by the Personnel Claims Act, but having your own coverage is the only way to ensure that everything that can be replaced will be.

## AT HOME ALONE

- 1. When moving into a new home, which was previously occupied, change the locks. You'll have a greater sense of security knowing that no one else has a key to your house.
- 2. If you have a house caller, DO NOT OPEN THE DOOR unless you are positive of the person's identity. Should the caller be a motorist with a disabled vehicle or someone else in need of assistance, obtain the number the person wants to call and <u>YOU</u> call it. If it's a delivery man, have him leave the parcel on the doorstep and do not open the door until after he has left the property. Take the same precautions with a woman house caller as you would with a man.
- 3. Don't volunteer information to an unknown telephone caller. Often criminals use this as a means of finding out whether someone is alone. Always leave this type of call with the impression that someone is with you.
- 4. If you see someone leering through a window, make every attempt to act as naturally as possible. Walk to the nearest room that has a phone in it and contact the police. Turn on the lights and remain inside the house until help arrives. Sometimes people are so frightened by events such as that described that they are unable to remember who they are, their address or phone number when they reach the police. Therefore, the police recommended that prior to placing a call, write your name, address and telephone number on a piece of paper for easy reference.
- 5. Avoid going into an unlighted backyard alone at night. If you have a chore to do in the backyard, wait until the next day.
- 6. Never tell anyone what valuables you have in the house. In fact, it's a good policy not to keep large sums of money around.
- 7. Having a dog in the house can be instrumental in deterring a would be intruder.
- 8. Keeping guns in the home for protection is not recommended by most law enforcement officials. Few people are adept to the use of guns, and their presence in the home can be extremely dangerous if there are children around.
- 9. There are many inexpensive home burglar alarm systems on the market. However, before you purchase one, query the local police as to its effectiveness.
- 10. Do not leave windows unlocked or open while you are gone for the day.

## WHEN OUT OF THE HOME ALONE

- 1. Be extremely wary of the stranger in a restaurant, or the theater. Don't give your name to anyone in these surroundings. Keep your life history to yourself. Along with this, never accept a ride home with a stranger. Although it is not recommended, it is sometimes inevitable that you will have to walk alone in an unlighted, secluded area. Be prepared by carrying a flashlight and walking away from shrubbery and doorways. If there is a sidewalk, use that portion closest to the street.
- 2. When shopping and paying for merchandise, never expose large sums of money. If you have just cashed your allotment check, remove the amount of money you think you will need to shop and hide the rest in a compartment of your handbag. Better still, put the remainder in the bank.
- 3. There are many commercial self protection items which can usually be purchased in drug and hardware stores which feature safety items. A mace spray dispenser in a stream or foam variety is easily carried in a handbag and serves as a good repellent. The stream type is recommended over the foam type because it does not have a tendency to blow back in the face of the user. A battery operated personal alarm system can also be carried in the handbag or on a person. This alarm system emits a piercing sound which reaches the inner ear before the sound can actually be heard. One of the best items to carry, and also to have at home, is a police whistle. These are far more effective than a scream and will generally gather a group, if for no other reason than curiosity. An obscene phone caller would have a tin ear for some time after he received a blast from one.

## WHEN OUT IN THE COMMUNITY

- 1. Before leaving your home, lock all doors and windows. Do not place a house key in a mailbox or under the doormat. These are the first two places a burglar looks.
- 2. It is always a good idea to look into both the front and back seat areas of your car before getting in. Should there be an intruder inside, you will be able to run for help. Also approach your car from an angle which allows you to see underneath your car before getting next to it (day or night).
- 3. Prior to driving off, make sure car doors are locked and windows are rolled up high enough so no one can put a hand or arm through them. Each year, thousands of motorists are victimized by criminals who jump into cars. **Never, ever pick up hitchhikers.** Also, never hitchhike yourself or accept a ride from a stranger. This is not only unwise but, in some cases, illegal.
- 4. If you see a disabled car along the highway, do not stop without first considering your own safety. Continue on to the next well-lighted area (if at night) or a service station and notify the police. If you car becomes disabled on the road, use the national distress signal. (This consists of tying a white handkerchief to the left door handle or raising the hood. Should someone stop, lower the window just enough to tell them you need help. Do not let them into your car! If a person tries to enter your car while you are in it, sound the horn to attract attention (or until the person leaves) and drive away from the area immediately. Report the incident to the local police. The sooner the report is made, the better chance authorities have to apprehend the criminal.
- 5. Sometimes criminals will use a "squeeze play" to trap an unwary motorist. This is usually attempted in a secluded area and consists of one criminal placing his car in front of an intended victim's car while another drives up from behind.

## **OVERSEAS TRAVEL**

Traipsing halfway around the world to meet your sweetheart in a romantic, foreign port is definitely more exciting than a weekend camp-out with children, but it can cause more headaches.

Plan early! You have lots to plan for passports and visas, airline tickets, hotels, child and pet care (now's when you really need that medical power-of-attorney for the children), packing, guide books and immunizations.

## **Helpful Hints**

- 1. Get a Statement of Eligibility from your spouse's ship before it leaves.
- 2. Call several travel agents. Rates vary. Some offer military discounts, upon presentation of Statement of Eligibility.
- 3. Talk to someone who has followed the ship before. They'll be able to give you advice and ideas about packing, sight-seeing, accommodations, transportation, etc.
- 4. Even if you think you might go overseas, get your passport now! It is not a last minute item you can pick up at a convenience store.

#### SEXUAL ASSAULT: PREVENTIVE MEASURES

There is no absolute protection from sexual assault, but here are a few of many precautions you can take to lessen the likelihood of being attacked. If you increase your awareness of crime prevention tactics, you decrease the possibility of you becoming a victim.

#### **AWARENESS**

- 1. Accept the fact that you are a potential victim.
- 2. Learn about crime prevention tactics. If you are safe from other crimes, you will be safe from sexual assault.
- 3. Be aware of location and situations where sexual assault is more likely to occur.
- 4. Understand that sexual assault is motivated by anger, hostility, frustration and a need to control.

#### IN THE CAR

- 1. Always lock the car when entering and leaving.
- 2. Have your key in hand so you don't have to linger before entering the car.
- 3. Look inside to see if anyone is hiding there, even if the door is locked.
- 4. Always use well-lighted travel routes when traveling alone or after dark and avoid dangerous and unfamiliar areas.
- 5. If you have car trouble, raise the hood, tie a white cloth around the door handle, lock yourself in and wait for the police. If people stop and offer help, do not get out of the car; ask them to call the police for you.
- 6. Keep car in good running order with at least 1/4 tank of gas at all times.
- 7. If being followed, do not go home. Go to a well lighted public place where you can get help.
- 8. Never pick up hitchhikers.

## ON THE STREET

- 1. Stay alert to where you are and who is around you.
- 2. Whenever possible, take someone with you.
- 3. Dress safely, wearing shoes you can run in and clothes which do not restrict your movements.
- 4. Keep handbag close to you body and one arm free for emergencies.
- 5. Be aware that potential attackers may ask question or strike up conversation.
- 6. If followed by a car, turn and walk in the opposite direction.
- 7. If you are being followed, go to a lighted residence or business.
- 8. Do not go to your car if you see people standing near it.

#### IF CONFRONTED

Despite all precautions, should you be faced with an attacker, keep yourself together. The choice of whether or not to physically resist can only be made by you. If the attackers(s) is armed, your options are limited.

REMEMBER: The highest priority in a sexual assault is to survive with the least amount of psychological and physical injury.

## IF YOU ARE RAPED

Do not shower or bathe, for you may destroy medical evidence. If you must change clothing, put used clothing in a paper, not plastic, sack; and take it with you to the hospital.

For more information call:

Sexual Abuse Hotline 1-888-272-1767

## WHAT TO DO ABOUT ANNOYING TELEPHONE CALLS

## **Kinds of annoying calls:**

There are, in general, three types of annoying calls:

- 1. Indiscriminate or thoughtless "sales" or "survey" calls.
- 2. Nuisance calls designed to irritate you.
- 3. Abusive, harassing, or obscene calls.

## **Indiscriminate "sales" or "survey" calls:**

In regard to these calls, the telephone company is in a difficult position. They are required to provide a telephone service for any legitimate use. However, they don't condone thoughtless and indiscriminate sales or survey calls to customers. Here are some suggestions as to how to handle such calls:

- 1. Remember, a telephone call is just as personal as a face-to-face conversation. **Don't feel obligated to answer questions just because the other party sounds "official".** Don't answer questions on the phone that you wouldn't answer if a strange on the street were asking. Would you give a stranger your credit card number?
- 2. **Always find out who is calling.** Ask for the name of the person and the company he or she represents.
- 3. **If the caller is a sales pers on and you're not interested, tell them SO.** If that makes you uncomfortable, then ask the caller to send you the information in a letter so you can consider it at your leisure, but <u>DO NOT GIVE OUT YOUR ADDRESS</u>. (If they have your phone number, then they already have your address. Your phone number and address is public information and can be obtained by professionals for legitimate reasons.
- 4. If you don't recognize the name of the company conducting the survey, offer to call them back or ask the caller to call you again after you've had time to check out the firm with the Better Business Bureau or Consumer Affairs.
- 5. Remember, it's your phone service and your time. **If you're not interested, just say no and hang up.** If the caller is rude enough not to let you go graciously, simply hang up.

#### **Nuisance calls**

Surprisingly, experience has shown that nuisance calls don't come just from strangers. They also come from acquaintances, neighbors, or business associates. However, a relatively small group of people (unsupervised youngsters, misguided or frustrated people, or mentally ill) make nuisance calls. Generally, these type calls are made at random. **If you get such call, just hang up.** If the caller receives no attention, the person will usually give up after one or two tries.

- 1. Always use the phone on your own terms, not those of the caller. Don't talk to anyone unless you want to.
- 2. Ask the caller it identify himself. If the caller asks, "Who is this?", **don't give out your name!** Instead ask, "What number did you call?" or "Whom do you want?" If the call is legitimate, that will very likely be the end of the call.
- 3. **Instruct your children and the baby-sitter never to talk on the phone to someone they don't positively recognize.** An innocent comment like "Daddy/Mommy is out of town" could be helpful to a burglar. Teach them to ask for a number so you can call back later.
- 4. **If it's the kind of caller who remains silent after you answer, hang up**. Some merely want to listen, just to see what you'll do, of if you'll get angry. Remember it isn't much fun for them to listen to a dead line.

## **Threatening Calls**

This kind of call is criminal by nature and includes in extreme cases bomb threats, threats to life and property, threats of kidnapping, robbery, or bodily injury to your or members of your family.

Sometimes these calls are repeated over an extended period of time to harass and frighten a person or family. If you are unfortunate enough to be a victim of such a campaign, the techniques in the manual aren't enough. **CALL THE POLICE AND THE TELEPHONE COMPANY** 

<u>IMMEDIATELY!!!</u> The phone company will work with you and the police to eliminate the problem by "call-tracing" until the perpetrator is caught. Do NOT attempt to find the criminal your self. This could be taken as reversing the threat and is illegal.

#### **Prevention in General**

**DON'T PANIC**. Dangerous errors in judgment occur most often when a person operates in panic situations. Take time to calmly think.

- Stay alert
- Take someone with you, if at all possible
- Dress safely. Shoes may have to be used to run in. Clothes should not restrict free movement
- Keep pocket book close to the body with one arm free for emergencies
- Understand that attackers could easily ask for directions or engage in conversation
- If a car starts to follow you, turn and walk in the opposite direction

- If you are followed by someone on foot, go to a lighted residence or business. <u>Get attention of someone there by any means possible.</u> Go inside, if open.
- DO NOT go to your car if people are standing near it . Get to a safe place and observe.
   DO NOT RETURN TO YOUR CAR UNTIL YOU ARE POSITIVE NO ONE IS NEARBY.

## PROTECTION IF CONFRONTED

All of the above hints have been given as guides that should help you avoid a confrontation with an attacker, burglar, etc. If, despite all precautions, you are faced with an attacker, the MOST IMPORTANT THING TO REMEMBER IS TO REMAN CALM. KEEP YOURSELF TOGETHER YOU STILL HAVE MANY OPTIONS OPEN TO YOU. *THINK*.

If the attacker is armed your choice of resistance may be hindered. Decide for yourself what action you should take. Do not let the assailant decide for you. A good example of this would be the woman who was being sexually attacked who simply told her attacker that she had VD (or AIDS). The assailant left, the woman was physically unharmed.

REMEMBER: THE HIGHEST PRIORITY IN ANY ASSAULT IS TO SURVIVE WITH THE LEAST AMOUNT OF PSYCHOLOGICAL AND PHYSICAL INJURY.

## **Prevention in Baby-sitting Situations**

These situations are potentially dangerous for the child and the sitter.

## 1. When Hiring Sitters

- Check the background of the sitter.
- By all means, try and obtain a sitter you know and trust.
- Listen to your child's response after a sitter leaves. Do not rehire any sitter a child fears or dislikes

## 2. When your Child Wants to Baby-sit

- Check out the family for whom your child will be sitting.
- Make sure your child has your phone number written down.
- Make sure you have the address, phone number and expected return time.
- Instruct your children not to give any information that would indicate that they are alone as a baby-sitter.
- Instruct your children when baby-sitting in someone else's house to keep all the windows and doors locked
- Instruct your children to report to you any circumstances that occurred which make them feel uncomfortable.
- Keep talking with your kids. This is so important that it can not be over emphasized.

## WHAT TO DO IN AN EMERGENCY

Emergencies happen more often than you might think. Emergency situations are dangerous! People can be injured or killed, property destroyed and countless lives affected. They may result from: NATURAL CAUSES:

- Fire (forest fires, house fires, etc.)
- Water (flood, etc.)
- Wind (hurricane, tornado, etc.)
- Other weather conditions
- Earthquakes

#### OTHER CAUSES:

- Fires caused by electrical defects, carelessness, etc.
- Structures or materials affected by natural conditions (collapsed buildings, fallen power lines, etc.)

In an emergency, it's essential for you to know what to do. The time to find out what to do in an emergency is **BEFORE** it happens? You must:

- KEEP CALM In an emergency situation, it's vital to think clearly and react quickly. A person who panics is using emotions rather than brainpower to make decisions.
- ACT QUICKLY Once you decide what the best action in a particular situation is, DO IT. In an emergency, people need leaders. BE ONE.

#### IT'S A THUNDERSTORM!

Don't panic! Do take precautions. The worst place in a thunderstorm is standing under a tree on a hill. Any time you're traveling by can and you encounter downed power lines, don't get out of the car or attempt to drive close to the wires.

- Know what to do:
  - If you're outside, get into a building, car or bus
  - In a forest, pick a low area under thick, small trees
  - If swimming or boating, get out of the water immediately.
  - If taking a bath/shower, get out immediately.
  - If in an open area, head for low ground such as a valley or ravine, or crouch down. Just remember, you don't want to be the tallest thing around.
- Know what NOT to do:
  - DON'T touch metal objects such as bicycles, fences, golf clubs, appliances.
  - DON'T go near trees, poles, hills, clotheslines, overhead wires, metal pipes, water.
  - DON'T congregate with other people spread out.
  - DON'T use the telephone except in an emergency.

IT'S A FIRE! Fires usually give **NO WARNING**, so be prepared for quick action. HOUSE FIRES

- Have a Family Escape Plan
  - DISCUSS ways to get out of the house, where to gather outside, how to call the fire department.
  - HAVE FIRE DRILLS regularly.
- Fight Small Fires Only
  - MAKE SURE everyone has reached safety.
  - CALL THE FIRE DEPARTMENT!
  - SMOTHER SMALL FIRE with wet rug, blanket or fire extinguisher.
  - TURN OFF electricity and/or gas sources.
  - FOR GREASE FIRE, don't use water smother with salt, wet blanket, pan lid, etc.
  - GET OUT if fire is uncontrollable! Close doors and windows behind you.
- Prevent Fires
  - Don't let trash accumulate.
  - Store flammable liquids outside, in special containers.
  - Keep electrical appliances and wiring in good repair. Use as instructed.

#### FOREST OR BRUSH FIRES

- Keep Informed Listen to local radio/TV. Follow emergency instructions.
- Have an Evacuation Plan
  - Be ready to flee immediately.
  - Locate safe areas (lakes, rivers, etc.) in advance.
  - Plan how to get in touch with family if separated.

## **WILDFIRE**

While the wildland areas can be a wonderfully tranquil place to live, dangerous wildfires threaten Southern California lives and property there every year. Dry, hot east winds are capable of pushing wildfire incredibly fast – deep into neighborhoods far from the edge of native vegetation. When dry, native brush explodes, a single wind- driven spark can ignite one roof, sending sparks to other roofs. Reduce the risk to your family and property – take steps now to protect your home!

- Access and Visibility
  - Make sure the roadway approaching your home is wide enough to accommodate an evacuating car and an entering fire truck at the same time. Trim over-hanging branches to allow enough overhead clearance for large emergency vehicles.
  - Streets and roads must be marked with clearly visible street signs. Missing or difficult to read street signs can delay emergency response.
  - Your address should be easy to see from the street. If necessary, post it at your driveway entrance as well as on your home. The numbers should be at least four inches tall on a contrasting background. Periodically check to make certain that new plant growth has not covered any part of your address.

#### • Brush Clearance

- Clear dry brush, grass, and dead leaves a minimum of 30 to 100 feet from your home. If your home is located on steep terrain, or surrounded by dense vegetation, provide even more clearance. Call your fire department for exact brush clearance rules in your area.
- Remove trees and bushes planted against your home where they can ignite and spread flames to the structure.
- Check with your local nursery and purchase fire-resistive plants (i.e. Ice Plants).
   Landscaping with the right materials can provide an attractive, fire-resistant barrier.

#### Construction for Fire Resistance

- Choose non-combustible roofing materials like tile, fiber cement, clay, or asphalt shingles when you build, buy a home, or replace an existing roof. Don't be fooled by claims that a spray-on treatment will protect your wood shake roof from fire; the fire resistance won' last, once again leaving your roof and home vulnerable to fire.
- Enclose the undersides of patios and decks with fire-resistant materials. Stucco, brick, and decorative rock will provide effective fire resistance to the exterior of your home.
- Protect the interior of your home from radiant heat caused by fire by installing residential fire sprinklers.

#### • Plan for Evacuation

- Plan your escape **in detail**. Decide **in advance** that you will "pick up" and "get out" if your home is in the path of a wildfire.
- Make a list of important items to take with you, including valuables, family photographs and videos, and important documents like insurance papers, birth certificates, and other legal papers. Be ready to take prescription medication, eyeglasses, and other health needs. Set up a plan for family members to reunite if separated.
- If you have them, include family pets and livestock in you plan and have a supply of food and water ready, as well as leashes, carriers and trailers if needed. Shot records and other documents may come in handy if boarding is required.

#### • Getting out ahead of the Fire

- Be prepared to leave when told by officials or as soon as you feel threatened by the approaching fire. Make sure each vehicle has plenty of gas and is parked facing toward the exit road. Know where the keys are.
- Fire can move as rapidly as the wind blows. So be sure to leave while it is still safe. Resist the temptation to stay behind in order to try to save your home with a garden hose.
- You might be endangering the lives of emergency personnel, as well as your own. No house or anything in it is more valuable than a human life.

#### IT'S A WINTER STORM!

BLIZZARD – Winds of 35 mph or more with considerable falling or blowing snow. SEVERE BLIZZARD – Winds of 45 mph or more, temperatures 10° F or lower and densely falling or blowing snow.

• Be Forewarned – Listen to local radio/TV

- "STORM WATCH" tells of storm approaching.
- "STORM WARNING" indicates storm is close take precautions.
- Be Prepared at Home
  - Stock up on food, water, fuel, flashlights, spare batteries.
  - Have a portable radio handy.
- Be Careful on the Road
  - Travel only if necessary. Keep your gas tank full. Use chains or snow tires. Use main roads. Notify someone of you destination and estimated arrival time.
  - IF STUCK, stay in the car and wait for help. Run engine and heater sparingly; ventilate car.
  - Keep blankets, flares, etc., in trunk for emergencies.
- Be Safe Outside
  - Dress in lightweight, loose-fitting layered clothing.
  - Beware of hidden ice, falling trees, branches and wires.
  - Avoid overexertion from walking, pushing cars or shoveling snow.

#### IT'S A FLOOD!

Flooding can occur anytime. Listen to radio/TV for warnings and instructions. Choose a safe area in advance in case you have to evacuate.

- Get Ready
  - Fill car with gas in case you have to evacuate.
  - Store extra water and food (nonperishable) in case supermarkets are closed or water is contaminated.
  - Have portable radio, extra batteries and flashlights handy in care
- If a Floor Occurs
  - At home If you're on high ground, stay inside. Listen to radio/TV. If advised to evacuate, turn off electricity, gas, and water. Lock house.
  - When evacuating Follow official instructions. Listen to radio/TV for recommended routes. Bring important papers, medication, etc. Watch out for washouts, fallen wires, etc. Drive slowly in water; abandon vehicle if water is too high. If on foot, don't cross flooded areas if water is above ankles.
- Flash Floods can occur anywhere when it rains WITH LITTLE OR NO WARNING.
  - Keep informed Listen to weather reports and bulletins. Watch out for rising rivers and streams.
  - Have a plan Keep away from waterways during heavy rain. Know how to get to high ground fast.
  - Act at once When authorities tell you to leave GO!

## IT'S A HURRICANE!

Hurricanes strike during summer and fall. They may bring high winds, heavy rains and flooding.

Large areas can be affected.

- Be Ready
  - Listen to radio/TV for advance warnings.
  - Board up windows, put up storm shutters or tape windows.
  - Move patio furniture, tools, trash cans, etc., inside.
  - Stock up on water and nonperishable food. Keep portable radio, flashlights and extra batteries handy.
  - Gas up car, and put it in the garage if you have one.
- If a hurricane strikes
  - Stay indoors, away from windows. Listen to local radio/TV reports. If you're in a mobile home, a low-lying area or are advised to leave, follow directions for flood evacuation.
  - Shut off main gas valve and pull main power switch.
     Don't be fooled by "eye" of the storm (calm period when storm is directly overhead) winds will soon blow from the opposite direction. Stay inside.
  - After the storm, stay away from disaster areas. Use phone or car only in emergencies.

#### IT'S A TORNADO!

A tornado is a rapidly spinning, fast moving, FUNNEL-SHAPED CLOUD. A tornado can strike anywhere, at any time, but most occur:

- In the Plains and Gulf Coast area
- During late spring and summer, in late afternoon.

Listen to Local Radio/TV for National Weather Service Reports:

- "TORNADO WATCH" alerts people to a possible tornado. Conditions favorable for tornado.
- "TORNADO WARNING" means a tornado has been sighted. SEEK SHELTER! If a tornado is sighted:
  - At Home
    - Go to center of lower level of house basement, interior hallway, closet or bathroom away from windows, doors, outside walls.
    - Get under study furniture or stairs.
    - Don't stay in a mobile home!
  - Away form Home
    - Take shelter in a steel-framed or reinforced concrete building, if possible.
    - Avoid buildings with wide-span roof such as supermarkets.
  - Caught outside
    - Lie flat in ditch and protect your head.
    - Don't stay in a car!

#### IT'S A NUCLEAR POWER PLANT EMERGENCY

You'll be notified by public alerting systems and radio/TV. To minimize potential health problems, you may have to:

- Seek Shelter
  - Go into the nearest building.
  - Close all doors and windows. Shut off fans, air conditioners, furnace. Don't use wood stove or fireplace.
  - LISTEN to the Emergency Broadcast System on local radio/TV stations.
     FOLLOW INSTRUCTIONS.
- Evacuate (only if absolutely necessary).
  - Take necessities only clothing, bedding, medication, etc.
  - Secure pets indoors, with food and water in reach.
  - Lock up house, office, etc.
  - Proceed calmly along prescribed route to designated reception area.
  - KEEP LISTENING to the car radio en route.
- What Not to Do:
  - DON'T use telephone unless you need help.
  - DON'T try to assemble the family. School children will be transported to a reception area, if necessary.
  - DON'T leave your vehicle if it breaks down; stay inside until help arrives.
  - DON'T eat food from an outdoor garden if so advised.

#### IT'S AN EARTHQUAKE!

Earthquakes can occur anywhere at any time, but they're most frequent in the Western U.S. **THE GREATEST DANGER** is from falling debris and, in coastal areas, from tidal waves. **THE SAFEST PLACE** is outdoors away from buildings and overhead wires.

• Are You Prepared for the Next Earthquake?

By taking certain preparedness measures, the impact of an earthquake can definitely be lessened. Set aside some emergency supplies, and teach you family what to do at home during and after a disaster. You could be without help for up to 72 hours, so learn to cope for at least that long.

Movement of the ground is seldom the actual cause of death or injury. Most casualties result from partial building collapse, falling objects and debris, like toppling chimneys, falling bricks, ceiling plaster and light fixtures, and many of these conditions are easily preventable. Because earthquakes occur without warning, it's important to take steps now to prepare, so that you know what you can do and how to respond – constructive, protective action is possible.

- Have on Hand for ANY Emergency
  - Flashlights with spare batteries. Keep a flashlight beside your bed. Do not use matches or candles after an earthquake until you are certain no gas leaks exist.
  - Portable radio with spare batteries. Most telephones will be out of order or used for

- emergency purposes so radios will be your best source of information.
- First Aid Kit; first aid knowledge have a first aid book such as the Standard First
   Aid & Personal Safety by the American National Red Cross. Have members of your
   household take basic Red Cross first aid and CPR courses.
- Fire Extinguishers. Keep a fire extinguisher handy for small fires. Some extinguishers are only good for certain types of fires electrical, grease, or gas. Class ABC extinguishers are designed to use safely on any type of fire. Your fire department can demonstrate proper use.
- Tools. Pipe Wrench and Crescent Wrench for turning off gas and water mains.
- Food. It's always a practical idea to keep a supply of non-perishable food on hand which can be rotated into you diet and replenished on a regular basis. Have a sufficient supply of canned or dehydrated food, powdered milk and conned juices for at least 72 hours. Dried cereals and fruits and non-salted nuts are good source of nutrition.
- Special Items. Have at least a week's supply of medications and special foods needed for infants, companion animals or those on limited diets.
- Water should be stored in air-tight containers and replaced about every six months. Store at least three gallons of water per person to be prepared for a 72-hour period. Include water for companion animals. Also have purification tablets such as Halazone and Globaine but read the label on the bottle before using tablets.

#### Home Preparedness

- Teach responsible members of your family how to turn off electricity, gas and water at main switch and valves.
- CAUTION: Do not shut off gas unless and emergency exist. If gas is shut off remember that all pilot lights must be re-lit.
- Label water shut-off valve, located where the water enters the house. Also the main water shut-off valve, located with the meter in a concrete box, usually in the sidewalk or front yard.
- Earthquake Hazard Hunt You can identify potential dangers in your home by conducting an earthquake hazard hunt. Foresight and common sense are all that are needed as you go from room to room and imagine what would happen in an earthquake. Take steps to correct hazards found secure or relocate heavy items as appropriate. Some possible hazards are:
  - Tall heavy furniture which could topple, such as bookcases, china cabinets, or modular wall units.
  - Hot water heaters which can be pulled away from pipes and rupture.
  - Appliances which could move enough to rupture gas or electrical lines.
  - Hanging plants in heavy pots that could swing free of hooks.
  - Heavy picture frames or mirrors over the bed.
  - Latches on kitchen or other cabinets which will not hold the door closed during shaking.
  - Breakables or heavy objects that are kept on high or open shelves.
  - A masonry chimney that could crumble and fall through an unsupported roof.

 Flammable liquids, like painting or cleaning products, that would be safer in a garage or outside shed.

## • Family Earthquake Drill

It's important to know where you should go for protection when your house starts to shake. By planning and practicing what to do before an earthquake occurs, you can condition yourself and your family to react correctly and spontaneously when the first jolt or shaking is felt. An earthquake drill can teach your family what to do in an earthquake.

- Each family member should know safe spots in each room.
- Safe spots: The best places to be are under supported archways, against inside walls, and under heavy pieces of furniture like a desk or sturdy table.
- Danger spots: Stay away from windows, hanging objects, mirrors, fireplaces and tall, unsecured furniture.
- Reinforce this knowledge by physically placing yourself in the safe locations. This is an especially important step for children.
- In the days or weeks after this exercise, hold surprise drills.
- Be prepared to deal with what you may experience after an earthquake both physically and emotionally.

## • How to Ride Out the Earthquake

During a major earthquake, you may experience a shaking that starts out to be gentle and within a second or two grows violent and knocks you off your feet ....

 $O_1$ 

You may be jarred first by a violent jolt – as though your house was hit by a truck. A second or two later you'll feel the shaking and as in the first example, you'll find it very difficult (if not impossible) to move from one room to another.

- If you are indoors, stay there. Get under a desk or table or stand in a doorway or corner like you practiced in your drills. Remember, stay clear of windows, bookcases, china cabinets, mirrors, and fireplaces until the shaking stops.
- If you happen to be in the kitchen, turn off the stove at the first sign of shaking and quickly take cover under a counter or table, on in a doorway.
- If in a crowded public place, do not rush for the doorway since other people are going to have the same idea. Move away from display shelves containing objects that may fall.
- In a high-rise building, get under a desk, stay away from windows and outside walls. Stay in the building on the same floor. Don't be surprised if the electricity goes out, or if elevator, fire alarm or sprinkler systems go on. **DO NOT USE ELEVATORS!**
- If you are in your car, pull to the side of the road and stop the car. Do not park under overpasses or power lines. Stay in your car until the earthquake is over. If the earthquake has been severe, do not attempt to cross bridges or overpasses that may have been damaged.
- When the Ground Stops Shaking --
  - Check for injuries
    - ♦ If anyone has stopped breathing, give mouth-to-mouth resuscitation. Stop any bleeding

- injury by applying direct pressure to the wound. Do not move seriously injured people unless they are in immediate danger of further injury. Cover injured persons with blankets to keep them warm.
- ♦ Do not use the telephone unless there is a severe injury. For more detailed emergency procedures, consult your first aid book.
- ♦ Wear shoes in areas near fallen debris and broken glass.

## Check for Hazards

- ♦ If possible, put out small fires; if not, leave your home immediately and alert your neighbors.
- ♦ Check gas, water and electrical lines and check appliances for damage. If you smell gas or see a broken line, shut off main valve. *Do not switch on the gas or electricity again until the power company has first checked your home.* Do not search for gas leaks with a lighted match.
- ♦ Do not use electrical switched or appliances if gas leaks are suspected because sparks can ignite gas from broken lines.
- ♦ Switch off electrical power if there is damage to your house electrical wiring.
- ♦ Do not touch downed lines or broken appliances.
- ♦ Clean up spilled medicines, bleaches, gasoline and other flammable liquids.
- ♦ Check to see that sewage lines are intact before using the toilet. Plug bathtub and sink drains to prevent sewage backup.
- ♦ Check food and water supplies. If water cut off, use emergency water supplies found in toilet tanks (NOT the bowl), water heaters, melted ice cubes.
- ♦ Check the building for cracks and damage, particularly the chimneys or masonry walls. Do not use fireplaces unless the chimney is undamaged.
- ♦ Check closets and cupboards. Open doors cautiously. Beware of objects tumbling off shelves.
- ♦ Turn on your battery-powered radio (or car radio) for damage reports and information.
- ♦ Use charcoal broilers for emergency cooking, only out of doors.
- ♦ Do not use your vehicle, unless there is an emergency. Do not go sightseeing through badly damaged areas. You will only hamper the relief effort. Keep streets clear for the passage of emergency vehicles.
- ♦ Be prepared for aftershocks. These are usually smaller than the main quake but some may be large enough to do additional damage to structures weakened during the main shock.

#### • If You Have to Evacuate

- Postage a message in clear view where you can be found. List reunion points in case of separation. Such points may be neighbors, friends, relatives, schools or community center.
- Take with you:
  - ♦ Companion animals
  - ♦ Medicines and first aid kit
  - ♦ Flashlight, radio and batteries
  - ♦ Important papers and cash

 $\Diamond$  Food, water, sleeping bags or blankets and extra clothes

For additional information, refer to the white pages of your phone book under SURVIVAL GUIDE.

## **Basic First-Aid Kits**

Medical supplies should be tailored to meet the individual needs of you family. The following list may be helpful in preparing your "Basic Family First-Aid Kit:.

First-aid Handbook
Antiseptic Solution
Adhesive Tape – 2" Wide Roll
Triangular Bandages
Eye Dressing
Gauze Squares, Sterilized, Assorted Sizes
Rolled Gauze, Assorted Sizes
Plain Absorbent Gauze Pads, Assorted Sizes
Splints, Wooden 18" Long
Wooden Applicator Sticks and Tongue Blades
Cleansing Agent – Soap
Scissors
Tweezers
Thermometers – Oral and Rectal
Can of Plastic Bandages, Assorted Sizes
Safety Pins, Assorted Sizes
Rubbing Alcohol
Eye Wash
Cotton, Sterile
Petroleum Jelly
Baking Soda
Cotton Tipped Swabs
Aspirin/Non-Aspirin Tablets (Tylenol, Ibuprofen)
Diarrhea medication
Laxative
Pocket knife
Tissues
Smelling Salts
Sanitary Napkins

Specific Medication Recommended By Your Physician

## **Emergency Survival Items to Keep On Hand**

## **ABSOLUTE NECESSITIES**

- □ Food. Canned and dried foods, powdered milk sufficient for one week for each member of your household including companion animals. **NOTE:** Most canned foods have a 12-month shelf life. Pick foods the family enjoys and be sure to rotate food on a continual basis.
- □ Water. Minimum of 3 gallons per person, plus water for companion animals. **NOTE:** Store water in sealed plastic container.

NE	ECESSITIES
	Portable radio with extra batteries.
	Flashlights/lanterns with extra batteries.
	Pipe and crescent wrenches for turning off gas and water mains.
	First-aid kit <i>and</i> instructional booklet. <b>NOTE:</b> Additional source – "Survival Guide" front pages of your Telephone Directory.
	Liquid chlorine bleach for use in purifying water.
	Fire extinguishers, conveniently located.
	Special medications needed by household members.
	Non-electric can opener.
	Barbecue or portable stove. <b>NOTE:</b> Use of butane stoves should not take place until it is determined that there is no gas leak in the area. Charcoal should be burned <i>only</i> out-of-doors.
	Matches and candles. (Use <i>only</i> after it has been determined there is no gas leak in the area.)
	Extra clothing. Sturdy shoes.
	Hygiene items: soap, shampoo, toothpaste, etc.
	Metal waste can with tight fitting lid/plastic garbage bags to store human waste if sewage lines are damaged.
	Paper plates, cups, utensils to conserve available drinking water.
	Blankets, sleeping bags.
	Special food and clothing for baby, invalid, elderly.
	Heavy-duty aluminum foil.
	Portable fire escape ladder for homes/apartments with multiple floors.
	Canteen of water to keep at your place of work in case you have to walk home.

□ Carrying box each companion animal and a harness for each large animal.

# PREVENTION

# A N D

# TROUBLE SHOOTING

## **SECTION IX**

## AUTOMOBILE CHECKLIST

 Do you have the automobile title?
 Do you have a special power of attorney for your automobile?
 Is the insurance paid up?
 Has the car been currently serviced?
 Does it have a current safety/smog inspection?
 Does it have current base stickers?
 Does it have current registration/license plates?
 Does it have good tires?
 Do you have an extra key?
 Do you know what type of oil it uses/when it should be added or changed?
 Do you know where to go for routine repairs?
 Do you know what type of gasoline is used/where to buy it/how to fill the tank?
 Is the car under warranty/where?
 Do you know whom to call in an automobile emergency/auto club?
 Do you have your insurance policy number, telephone number and verification with you?
 Do you have a current driver's license?
 Do you know what to do in case of an accident?
 Are you aware of current of seatbelt laws?
 Do you know how to check the battery water level?
 Does your car have the proper basic tools?
Does your car have a flashlight/flares/emergency tire inflator, fire extinguisher?

#### THE FAMILY CAR

The family car is an important part of life and is very critical when spouses are deployed The sudden and unexpected loss of the use of your car can be a real burden, and in some cases of emergency, could be tragic. A automobile is a machine. Machines need certain maintenance procedures that are designed to prolong their life and significantly decrease breakdown Depending on the model and make of the car, repairs can be extremely costly, nerve racking, time consuming as well as inconvenient. You may want to consider joining an automobile club which offers 24 hour emergency road service. It is relatively inexpensive and gives you and your spouse peace of mind in case of breakdown, accident or other problems. This type of service is for emergency road service only, so keep that in mind as you inquire as to the coverage offered and the service provided. A detail inquiry will ensure you purchase only the service that will

meet your specific need.

This chapter has been organized into four separate sections. **Section One** is a Pre-Deployment Auto Checklist. **Section Two,** the Care and Feeding of the Family Car, Is maintenance information for your use in keeping your car in top running condition. **Section Three.** First Aid for the Family Car, is a guide for emergency road repairs- And **Section Four,** 

Potpourri, is a grouping of general information that may be useful.

During a deployment, not knowing how to cope with car problems is just one more aggravation for a spouse whose spouse is at sea. A husband and wife should take the time to go over the following check list, discuss what problems may happen to the car, and what are some of the parts of the cars engine. Take time to discuss the information provided here. Talk about the areas you are not clear on, add to the checklist any items that have not been covered here. It's your car, so help it help you.

If neither person is comfortable with the various mechanical parts of the automobile and their operations, discuss where and to whom the car should be taken for maintenance.

# Pre-deployment Auto Checklist

CHECK OPERATION OF:	CHECK CONDITION OF:
Headlights high and low beans	Radiator and heater hoses
Parking lights. front and rear both sides	Engine vacuum lines
Turn signals - front and rear both sides	Fuel lines
Brake Lights	Brake lines brake linings, discs, pads
Back-up Lights	Engine drive belts (fan, alternator, etc)
Dome and interior door lights/trunk	Air filter
glove-box and underhood lights	Battery cables
Power steering, brakes and air conditioning	Shock absorbers
Horn	Tires
Windshield wipers and washer system	Seat belts
Gauges, warning lights, indicators	Windshield wipers and washer system
CHECK LEVEL OF:	CHECK TIRE PRESSURE:
Radiator	BEFORE DEPARTURE
Expansion tank	BE SURE TO:
Master cylinder(s)	
Battery fluid	
Windshield washer fluid	Get the car greased
Engine oil	Get oil and filter changed
Transmission fluid	Get the car tuned up
Rear-end lubricant	Get the front end aligned
Power steering pump reservoir	All the checks listed above completed!
BE SUI	RE SPOUSE KNOWS:
Location of spare bulbs and fuses	Name, phone number, and location
How to change bulbs and fuses	insurance agent
How to change bulbs and fuses	Name of a reliable auto repair facility
Fuse location	and/or towing service
How to check oil and other fluid level	Details about the specific automobile like:
How to check tire pressure	engine size
How to change to spare tire	carburetor make and model
When to have car serviced:	tire size
Oil change	Car make and model
Filter change	Horsepower rating
Lubrication	Type body
Tire rotation	Type transmission
Tune Up	Number of cylinders
Location of spare keys	With or without
Location of papers	air conditioning
Registration	power steering
Title	power brake
Proof of insurance	Type of windshield

## The Care and Feeding of the Family Car

This section is devoted to specific maintenance information. With your spouses assistance and information from the owner's manual and/or other publications, fill in each entry as it applies.

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8. Maintenance Checklist. Each of the checks listed below should be accomplished monthly for each car you own. Tools required to perform these checks are.

- A rag or paper towel.
- A good, tire gauge.

Check the following items monthly (Add appropriate fluids as necessary).

- a. Water Level in the Battery.
- b. Water/Coolant/Antifreeze level in radiator.
- c. Oil Level
- d. Transmission Fluid Level (info is on dip stick for proper way to check level).
- e. Power Steering Fluid Level.
- f. Brake Fluid.
- g. Tire Pressure be sure to check pressure when the tire is cold (in the morning or with less than one mile driven in several hours). add air if the tire is not at the recommended level.
- h. Dashboard Warning Lights.
- i. Tire for un-proportional wear (wearing thin on one side, etc).
- j. Brakes (depress pedal see section three).
- k. All lights (for correct operation).
- l. Accelerator (to see if it sticks when fully depressed should spring right back but check only when the engine is off.
- m. Emergency Brakes (check for holding power see section three)
- n. Spare Tire (use tire gauge to check pressure).
- o. Wash outside of car (wax every six months).
- p. Clean inside of car (don't forget the windows and rear/side view mirrors).

## First Aid for the Family Car

Any family sooner or later will run across emergency road situations which need repair and or attention. Although not all inclusive, the information contained in this section should-cover most highway situations which will require Emergency Road Repairs. Two basic questions apply here:

- 1. Can you mend, temporarily, the part in need of repair to get you to professional service?
- 2. Is the breakdown so major that it is beyond your capabilities?

Most of us quickly answer question one as "no" and two as yes". There are however, some quick and easy road repairs that are inexpensive and do not require professional training to accomplish, thus, the purpose of this section. Credit is given here to Shell Oil Company for providing some of the information assembled herein.

**TOOLS NEEDED:** An Emergency Road Repair Kit should be kept in every car. It should consist of:

- One can of Sealant/inflator. (an aerosol canister filled with compressed air and a sealant. Used for temporary repair of most flat tires.) Tell the repairman who is fixing the flat, it can cause an explosion.
- 2. One large roll of Duct tape.
- 3. Adjustable pliers.
- 4. One insulated Standard Screwdriver (flat ended)
- 5. One Insulated Phillips Screwdriver (X headed)
- 6. One Flashlight, keep good batteries in the flashlight and spare ones on hand).
- 7. One set: of spare fuses.
- 8. One set of emergency road flares. (Available at most major department stores.)
- 9. One Distress flag. (You can make this yourself by cutting a white piece of material into a triangle, 24" x 12")
- 10. One set of jumper cables.
- 11. One plastic jug filled with water.
- 12. One small roll of all purpose wire.
- 13. One oil spout.
- 14. One quart of oil (unopened)
- 15. One siphon pump.

All of the above recommended items can be purchased for under \$30.00 by shopping around. Buy only the tool that will do the job. Remember these are only to be used for temporary repair until you can get to some help. If you have to use this kit once it will have paid for itself by not costing you that expensive towing charge.

The following is an alphabetical listing of most common problems where you need your Emergency Road Repair Kit. Simply locate the problem and follow the instructions provided here to make these temporary repairs and then drive your car to get some help.

#### ALTERNATOR/GENERATOR LIGHT COMES ON

This usually means that your battery is not receiving adequate re-charging. An automobile win run off only the Alternator or Generator once the car is started. Without a properly working Alternator or Generator the car's electrical supply is being taken from the battery. DO NOT\_TURN THE CAR OFF. Drive to the nearest service station for immediate attention, because the battery will quickly lose its charge.

### ACCELERATOR STUCK TO THE FLOOR

If your accelerator sticks to the floor your car will continue to gain speed. Don't panic, there are some simple yet reliable things you can do. Remember, you must stay calm.

- 1. Try un-sticking the accelerator with the TOE OF YOUR SHOE. DO NOT under any condition take your eye off the road or reach down. You still have some good solutions to this problem.
- 2. If a passenger is riding with you have him/her reach down and try and pull the accelerator pedal up.
- 3. If you can't get the pedal unstuck simply shift the engine into neutral.
- 4. Slow down gradually by lightly pumping the brake.
- 5. Pull off the road, when safe, and stop.
- 6. Leave the car in neutral.
- 7. Apply the emergency/parking brake.
- 8. Turn off the engine ONLY after you have stopped and applied the brake, because most steering wheels will lock with the key off.
- 9. After the engine has stopped put the car in park.
- 10. In most cases, once the engine has stopped and the car is in park, you can unstick the accelerator.

#### **BLOW OUT**

A blowout is a dangerous situation. If a front tire blows out your car will be pulled hard to the side of the blowout. The steering wheel will vibrate. Do NOT **PANIC**, just be prepared. Follow these procedures:

- 1. Hold the steering wheel tight.
- 2. DON'T slam on the brake. If your brakes lock you could lose complete control of the car
- 3. Take your foot off of the gas.
- 4. Concentrate on staying in your lane.
- 5. Once the car is UNDER CONTROL, gently apply the brakes to gradually slow down.
- 6. Pull well off the road.
- 7. Stop

### BRAKE FAILURE (TOTAL LOSS OF ALL BRAKING POWER)

In a situation where your car is experiencing TOTAL brake failure, apply the following procedures:

- 1. DON'T PANIC.
- 2. If not already in the extreme right lane, safely move to the extreme right lane.
- 3. Gradually decelerate (SLOW DOWN) by BACKING OFF THE GAS until you are just barely moving then pull off the highway.
- 4. Once off the highway gradually apply the emergency brake until you come to a complete stop.
- 5. Follow procedures for breakdown listed in this section.
- 6. Get professional help.

### BRAKE LIGHT COMES ON WHILE DRIVING

All cars sold in the United States are required to have a dual brake system. when a brake light comes on while driving the light is telling you that one or both braking Systems have some sort of problem. You probably still have one system in operation, rarely do both Systems go out at the same time You may proceed, you still have braking power although bear in mind it is LIMITED. Apply the following procedures:

- 1. Drive at a slow speed, not more than 45 m.p.h.
- 2. Avoid situations where hard breaking may be required.
- 3. USE CAUTION.
- 4. Drive as safely as possible to the nearest facility you trust and have the brakes checked.

### **BREAKDOWNS**

- 1. Use the following rules for any breakdown when you can not get the car going again.
- 2. Get the car out of the roadway if possible.
- 3. Raise the hood.
- 4. Turn on your emergency flashers.
- 5. Tie a distress signal or white handkerchief on the driver's door handle or your antenna.
- 6. Set out warning flares 100 feet in front of your car and 200 feet in the rear.
- 7. Never leave the car unless you KNOW THE NEIGHBORHOOD and you KNOW HELP IS NEARBY.
- 8. If you stay with your car do the following:
  - a. Get inside.
  - b. Lock all doors.
  - c. Crack your window only enough for you to hear someone talking if help arrives.

d. Talk through the glass. If someone stops and they are sincere, they will help. If not, they are still locked out.

#### DEAD BATTERY

If you suspect a dead battery follow this procedure:

- 1. Try a jump start.
  - a. Obtain a car with a good battery.
  - b. Batteries (yours and theirs) MUST BE THE SAME VOLTAGE (i.e. a 12 volt battery is needed to JUMP START a 12 volt battery, etc.)
  - c.Make sure that both batteries have negative ground posts. (i.e. the negative(-) at its end will be connected to the engine or frame or both batteries have a positive post connect to the engine or frame.)
  - d. Make sure the two cars are not touching.
  - e. Set both parking brakes.
  - f. Put both transmissions in either park or neutral.
  - g. Add water to any battery cells that are low prior to connecting jumper cables. Replace battery cell covers.
  - h. Turn engines, ignitions and all accessories off-- ON BOTH CARS
  - i. Connect jumper cables in the following order only. Make sure cables get a good bite
    - (1) Red cable positive side of good battery
    - (2) Red cable (other end) positive side of dead battery.
    - (3) Black cable-Negative terminal of good battery.
    - (4) Black cable(other end)- Connect to negative post or to bare metal part of dead engine (bolt going into engine block or engine block itself) USE CAUTION. SOME SPARK WILL HAPPEN. JUST CONNECT.
  - j. Keep cables away from fans and belts. DO NOT TOUCH BLACK CLAMPS TO RED ONES.
  - k. Try to start the car with the dead battery.
  - 1. If car will not start the first time, start the booster car and let it run a few minutes
  - m. Try to restart the "DEAD BATTERY" car.
  - n. Disconnect battery cables in exactly this order:
    - 1) Black cable to engine block
    - 2) Black cable from second battery
    - 3) Red cable from dead battery
    - 4) Red cable from booster battery
  - o. DO NOT TURN OFF A CAR WITH A DEAD BATTERY
  - p. Drive a car with a "Dead Battery" for at least 15 min. at 30 m.p.h. or more before turning it off
  - q. If car will not restart after battery has had sufficient time to recharge, jump start and drive.

If car will not jump start call for road service.

### **ENGINE OVERHEATING**

- 1. Slow down, pull off the road to a safe place and stop.
- 2. Check for leaks in the black hoses under the hood. These large (approximately 2" diameter) and medium black hoses are your radiator and heater hoses. If one of the hoses is leaking let the engine cool down for about ten minutes before you start the repair.
  - a. If the hose is leaking around a clamp try tightening with a screwdriver.
  - b. If you see a small leak in the hose itself, allow the engine to cool. Make the following repairs
    - 1) Clean the hose off, remove all water, grease or dirt.
    - 2) Use the duct tape in your kit and wrap the hose over the leak itself tightly about six or seven complete turns.
    - 3) Crank the engine.
    - 4) With the engine running, add water to the radiator, DO NOT APPLY water to an overheated engine while not running- it may crack the engine block.
    - 5) Replace the radiator cap. DO NOT TIGHTEN THE RADIATOR CAP LEAVE LOOSE. (A tight radiator cap will pressurize the system which will blow your tape patch in seconds.)
    - 6) Drive to a gas station and have the hose replaced.
  - c. If there is no leak in any hose, let the engine cool enough to comfortably touch the radiator cap, then:
    - 1) Remove the radiator cap (ONLY AFTER THE ENGINE IS COOL); add water-drive on.
    - 2) After adding water, if engine overheats again, add water again and go to service station.
  - d. A broken fan belt also can cause an engine to overheat. If this happens:
    - 1) Stop the car
    - 2) Allow the engine to cool
    - 3) Add water
    - 4) Drive slowly until temperature gauge/light again shows hot.
    - 5) Stop car
    - 6) Repeat steps 2 5 until you reach a gas station.

### **ENGINE SPUTTERS**

Chances are you are about to have a breakdown.

- 1. Get off the road
- 2. Check gas gauge

3. Follow the instructions in this section for "BREAKDOWN"

### **ENGINE WILL NOT START**

- 1. Try the headlights. If the headlights do not work at all, the problem is either the battery is dead or your battery cables are loose/corroded.
  - a. Loose Battery Cables tighten the terminal bolts with your pliers.
  - b. Corroded Battery cables.
    - 1) Work with the battery cable attached to the engine or frame first (marked with -)
    - 2) Loosen the terminal bolt with your pliers
    - 3) Using the Insulated Standard Screwdriver pry the clamps apart.
    - 4) Remove terminal wire.
    - 5) Scrape clean with a knife, nail file or emery board.
    - 6) With the ground terminal loose and not touching the battery post, repeat steps 2-5 on the positive wire.
    - 7) Replace engine or frame cable not attached to engine or frame first.
    - 8) Replace the other wire.
    - 9) Tighten each wire as you replace it.
    - 10) If engine still will not start, get a "jump start" (follow instructions listed in this under "Dead Battery"
- 2. If lights do work but light up dimly, follow instructions for "DEAD BATTERY"
- 3. If lights work normally:
  - a. turn off lights
  - b. With parking brake on, crank the engine while jiggling the gear shift in park or neutral.
  - c. I car starts, drive to a repair facility and have the "NEUTRAL SAFETY SWITCH" checked.
- 4. Check the battery water level if your battery is not a "maintenance free" type. **CAUTION:**

### DO NOT SMOKE AROUND A BATTERY THAT IS OPEN.

- a. If water level is low, refill with water.
- c. Follow instructions for a "DEAD BATTERY"

#### **FLAT TIRE**

- 1. Quick fix without changing the tire:
  - a. Use can of inflator/sealant in your kit
  - b. Drive to the nearest gas station to have the tire fixed or replaced if necessary.
- 2. Changing a flat tire

Your owner's manual should show you exactly what to do to change a tire on your car.

Here are basic steps to follow:

- a. Park on level, solid ground.
- b. Put the car in "park" for automatics or place in reverse or low for standard shifts.
- c. Set the emergency brake.
- d. Block the wheel on the opposite corner of the car to keep it from rolling.
- e. Take the wheel cover (hubcap) off. Use either the tapered end of the lug wrench or a screwdriver to accomplish this.
- f. Take the lug wrench and loosen each lug nut one complete turn.
- g. Take the spare tire out.
- h. Place the jack on the ground and jack up the car. When you are through, the tire Should be two or three inches off the ground.
- i. Remove the lug nuts (put them in the wheel cover).
- i. Pull off the flat tire
- k. Put on the spare tire.
- 1. Screw each lug nut on by hand.
- m. Using the lug wrench, snugly tighten each lug nut while the car is still on the jack. Use caution so you don't rock the car off it's jack.
- n. Jack the car down until the tire is just touching the ground.
- o. Finish tightening all lug nuts.
- p. Replace wheel cover.
- q. Remove jack from under car.
- r. Replace jack and tools in trunk.
- s. Drive off.

### HOOD FLIES UP WHILE DRIVING

- 1. DON'T JAM ON THE BRAKES.
- 2. Slow down.
- 3. See if you can look through the opening between the hood and the dashboard.
- 4. Lean out the window, if necessary.
- 5. Pull off the highway.
- 6. Use your all purpose wire to temporarily wire your hood shut.
- 7. Get it repaired as soon as possible.

#### OIL LIGHT COMES ON WHILE DRIVING

Engine is running without sufficient pressure to maintain engine lubrication. DO NOT DRIVE ANY FURTHER.

- 1. Stop the car as soon as possible
- 2. Check the oil level
- 3. Add more oil if needed.
- 4. Drive to the nearest gas station.
- 5. Add more oil as necessary while enroute to the nearest gas station.

- 6. Find cause for low oil.
- 7. If oil light comes on after adding oil the second time **DO NOT DRIVE ANY FURTHER.**
- 8. Follow procedures for "BREAKDOWN".

### STARTING DIFFICULTIES

If your car refuses to start, but the battery has enough power to crank the engine, you may not be using the correct starting procedure. For most cars, starting the engine when it is cold requires that you depress the gas pedal to the floor then release it. Turn on the ignition and attempt to start the car; the engine should start. If not, pump the accelerator two or three times and try again.

If the car is properly tuned and the weather is not extremely cold or damp, the car should start. If for some reason you have pumped the accelerator several times and you begin to smell a faint odor of gas, chances are you have flooded the engine. This means that there is too much gas in the engine. Wait for two or three minutes, depress the accelerator all the way to the floor, hold it while cranking the engine, and the car should start. As soon as it does, release the accelerator, If it doesn't start there may be some mechanical problems.

If the car has been sitting out in damp or rainy weather for several days, it may be difficult to start. If the above procedure doesn't start the car after several attempts, don't persist, as this could run your battery down. The wiring under the hood and the distributor may have condensation on them, requirement drying prior to starting.

### **POTPOURRI**

### PREPAREDNESS CHECKLIST

Ask yourself these questions when you get behind the wheel of a car. Adjust your driving habits by each answer you give to the questions below. For instance, if you were to answer yes to question one, you may want to wait for your driving trip, or you may have to drive anyway, if so you should drive more defensively. Answer each question in your mind with a yes or no

- 1. Am I very tired or sick?
- 2. Have I been drinking?
- 3. Have I taken any medication that makes me groggy?
- 4. Does the weather look bad?
- 5. Do my brakes work?
- 6. Do my lights work?
- 7. Do my windshield wipers work?
- 8. Is there any mechanical problem that I am aware of that could affect my car's performance?

If you answer yes to questions 1-4 or 8 or no for questions 5-7, think about what you are doing and evaluate your trip before starting out with those strikes against you.

### IN CASE OF ACCIDENTS

Accidents will sometimes happen so there is no reason for anyone to panic over a small collision, either from the fear of not knowing what to do or over what your husband will say when he finds out. You should know where the insurance accident papers are kept, and the name and phone number of your local claim adjuster. All insurance companies provide a "What To Do In Case Of Accident" form. Be sure you have at least one in the car. Go over everything with your husband, and to insure your protection, make sure you understand the importance of calling the police to the scene BEFORE moving the cars.

Name of Local Insurance Agent:	
Local Agent's Telephone Number:	

Claims Adjuster:	
Claims Adjuster's Telephone Number:	

Under no circumstance should you accept an offer from the other party in the accident to pay for any damages on the spot, nor admit to any blame for the accident. Let the police decide who is to blame and let the insurance companies decide who will pay for what.

### **HOW TO CHOOSE A CAR REPAIRMAN**

Look for the five following items in selecting a mechanic:

- 1. A good mechanic's reputation.
- 2. Qualifications (licensed, certified, etc.)
- 3. Check with the Better Business Bureau
- 4. Convenience
- 5. Estimates (Are they willing to give them?) **Remember,** estimates are the best protection against spending more than you expected. Make sure notation is made to call you IN ADVANCE, BEFORE doing any additional repairs.
- 6. Guarantees Is the work, parts, labor guaranteed in writing?
- 7. Shop around for the best job for the best money.

# MISCELLANEOUS

# INFORMATION

### **SECTION X**

### **Hints and Tips**

One of the most valuable lessons anyone could learn about their home is some basic knowledge about how to deal with unforeseen circumstances. In many instances minor problems turn into major emergencies due to lack of logical, quick response. Some common sense rules have to be followed.

- 1. SMOKING/BURNING APPLINCES: if an appliance begins to give off smoke, a burning odor, or flame, IMMEDIATELY in the SAFEST, QUICKEST means possible, TURN IT OFF. This can be accomplished either by unplugging the appliance, unscrewing/tripping the fuse/circuit breaker or by throwing the main circuit breaker. In any case DO NOT use an appliance that you suspect has had a short until it is serviced by a qualified repairman. Most electrical fires will extinguish themselves once the power has been secured. The electrical short caused some substance other than the wire itself to ignite (i.e. the insulation around the wire, etc). In cases where this occurs and you do not have a kitchen fire extinguisher, use something such as a blanket, rug, etc., to smother the fire. Do not remove for about 15-30 minutes and then only with extreme care. Should the fire start back after removing the blanket, put it back.
- 2. GREASE FIRES: DO NOT USE WATER. Cover the pan with a lid. Hold the cover away from you at an angle so that the highest point is on top and the lowest point is on bottom. Lay the lower portion of the lid on the edge of pan and then rotate the lower portion toward the fire. This will prevent the actual fire from coming at you.

The remainder of this section is an alphabetized grouping of additional information. <u>BLOWN FUSE/TRIPPED CIRCIJIT BREAKER</u>: A blown fuse or tripped circuit breaker indicates a possible danger in your household electrical system. Never replace a fuse or reset a circuit breaker until first locating the source of the problem. If, for example, the lights in the kitchen go out when you plug in the toaster or turn on another light, you've probably overloaded the circuit. Before changing the fuse or resetting the circuit breaker, turn off the light or unplug the toaster.

When changing fuses, remember that electricity can be dangerous and even casual poking around in a fuse box must be done with caution. Wear rubber-soled shoes and be sure that your hands are dry when changing the fuses. Never touch electrical equipment while bare-footed, especially on cellar floors.

Turn off the main power switch and use a flashlight to locate the blown fuse. This will be indicated by a brown or black spot on the casing and the metal strip inside will probably be parted. A blackened fuse indicates that the problem was a circuit overload due to a short circuit in one of the appliances, while a "clean" fuse with just the metal strip parted means a simple overload.

If none of the fuses appear to be blown, try turning each fuse clockwise to tighten it. Tighten just finger-tight. if the lights don't come back on when the main switch is turned on, the chances are that one of the main fuses is blown, but this is very rare.

### **ROUTINE HOME PROBLEMS**

NAME OF RENTAL AGENCY OR BROKER	PHONE	
NAME OF FUEL OIL AGENCY	PHONE	
NAME OF APPLIANCE SERVICE	PHONE	
NAME OF ELECTRICIAN	PHONE	
NAME OF PLUMBER	PHONE	
OTHER IMPORTANT NAMES AND PHONE NUMBERS		

NOTE – If possible, you should label which fuse/circuit breaker controls which lights, electrical outlets, appliances, etc. and ensure your spouse knows how to change a fuse or operate the circuit breaker! Have several spare fuses on hand. It's also a good idea to leave several large candles on hand in case of emergencies. Also, show her where the main water and fuel or gas cut-off valves are in case of an emergency.

## SIMPLE TROUBLESHOOTING

## WASHING MACHINE PROBLEMS

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Failure to Start	1. Power cord not plugged in.	1. Ensure power cord is
		plugged in.
	2. Controls improperly set.	2. Reset controls to proper
		setting.
	3. Water supply shut-off valve	3. Ensure that water is turned
	closed.	on
	4. Blown fuse/tripped circuit	4. Replace fuse/reset circuit
	breaker	breaker
No Water Flow	1. Water supply shut-off valves	1. Ensure that water supply
	closed.	valves are open
	2. Kinks in hose.	2. Stretch hose out to remove
		kinks
	3. Inlet valve screen clogged	3. Clean inlet valve screen (At end of hose.)
Water too hot/cold	Temperature controls	Set controls for proper
	improperly set	temperature
	2. Hot or cold water supply	2. Ensure that water supply
	shut-off valve closed	valves are open
	3. Water supply hoses on	3. Ensure that hoses are
	opposite faucets.	connected properly.
	4. Hot water heater not	4. Call for service
	operating properly.	
Failure to spin or complete	1. Door lid not fully closed.	1. Ensure that door/lid is
spin cycle		properly closed.
	2. Load not properly	2. Re-distribute load for proper
	balanced/distributed	balance
	3. Door/lid switch or spin	3. Call for service
	solenoid bad.	4 Paulanan i
	4. Blown fuse/tripped circuit	4. Replace or reset.
Not onough Water	breaker	Turn off all other faucets
Not enough Water	1. Low water pressure caused by water usage other than	when washer is in operation.
	washer.	2. Ensure that faucet is fully
	2. Check water pressure faucet.	open.
	3. Check water inlets.	3. Clean water inlets.
	5. Shock water lines.	5. Siedli water lillets.

## **DRYER PROBLEMS**

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Failure to start	Dryer unplugged	1. Ensure that the power cord is securely plugged in.
	2. Door/lid not closed	2. Ensure that door/lid are property closed.
	3. Controls incorrectly set	3. Reset controls to proper settings.
	4. Motor overheated (if	4. Let motor cool down for a
	machine has motor overload protector, overheating will activate it).	few minutes. If it happens again call for service.
	5. Door/lid switch bad.	
	3. Book ha switch baa.	5. Call for service.
Clothes won't dry	1. Controls improperly set.	Reset to a higher heat setting.
	2. Machine overloaded.	<ol> <li>Load machine as prescribed by manufacturer.</li> </ol>
	3. Clogged lint filter.	3. Clean filter after each use.
	4. Blown fuse/tripped circuit.	4. Replace fuse/reset circuit breaker.
	5. Load too wet when placed in dryer or washer didn't spin sufficiently, or hand-	5. Re-spin in washer or hand-wring again.
	wringing wasn't sufficient.  6. Vent pipe may be clogged or vent may be stuck.	6. Clean and/or unstick vent trap.
	7. If gas operated, pilot light may be out or gas turned off.	7. Ensure gas is turned on and that pilot light is lighted.

## **RANGE/OVEN PROBLEMS**

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Failure to bake evenly	1. Oven not level	Re-1evel oven - according to manufacture's Instructions.
	<ol> <li>Thermostat incorrectly set.</li> <li>Wrong size/shape baking dish.</li> <li>Poor circulation of heat caused by dishes too big for oven.</li> </ol>	<ol> <li>Reset thermostat.</li> <li>Use correct size of dish for food being cooked.</li> <li>Use correct size of dish for size of oven.</li> </ol>
	5. Too many dishes at once.	5. Place only the correct amount of dishes for proper baking.
	6. Placement of dishes too close to top/side/bottom placement of dishes too close to top/side/bottom.	6. Place dish in center of oven.
Appliance outlet doesn't work	<ol> <li>Time control set wrong.</li> <li>Defect in appliance.</li> <li>Blown fuse/tripped circuit breaker.</li> </ol>	<ol> <li>Reset time control.</li> <li>Call for service.</li> <li>Replace fuse/reset circuit breaker.</li> </ol>
Poor results from burner or surface unit controlled by thermostat	Use of pot/pan which doesn't conduct heat evenly.	Change pot/pan to one made of conductive metal
	<ul><li>2. Using pot/pan which rocks.</li><li>3. Controls don't work</li></ul>	<ul><li>2. Change pot/pan to one which has a flat bottom</li><li>3. Call for service</li></ul>

### **REFRIGERATOR PROBLEMS**

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Temperature too high in	1. Door open too long.	1. Open door only as
crisper drawer		Necessary
	2. Crisper poorly sealed or	2. Reseal properly or if
	cover cracked	cracked replace cover.
	3. Too frequent opening/closing of door	3. Open door less
	4. Thermostat set too high.	4. Reset thermostat to a lower
		setting
Temperature too low in	1. Thermostat set too low.	1. Reset thermostat to a
crisper drawer		higher setting
Overheating	1. Inadequate air circulation	1. Move appliance away from
	around the unit due to	the wall as prescribed by the
	being in cramped area.	owners manual.
	2. Cooling coils dirty	2. Vacuum cooling coils.
Accumulation of moisture	1. Door left open	1. Close door.
within the cabinet	2. Too frequent opening and closing of door.	2. Open door less.
	3. Thermostat set too low.	3. Reset thermostat to a
	4. Humidity switch set to wrong	higher setting
	setting.	4. Reset (check owner's manual).

### **DISHWASHER PROBLEMS**

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Noisy operation	1. Dishes not securely in rack.	1. Re-stack the dishes.
	2. Dish or utensil dislodged	2. Place back in rack.
	by water action.	
	3. Dish or utensil maybe in	3. Place back in rack.
	contact with the impeller,	
	preventing it from moving	
	as it should.	
	4. Machine not level and or	4. Level and/or place machine
	solid footing.	on solid footing.
Water spots or film	1. Wrong detergent.	Check manufacture's recommendation.
	2. Low water temperature.	2. Adjust hot water heater thermostat up.
	3. Dish or utensil maybe in contact with the impeller, preventing it from moving as it should.	3. Place back in rack.
	4. Mineral Deposits left by hard water.	Clean machine     Periodically, add rinse     additive.
	5. Rinse additive reservoir low.	5. Fill reservoir as needed if Applicable.
Dishes will not dry	1. Water temperature too low	1. Set at hot water heater.
	2. Machine set for wrong cycle.	2. Reset to proper cycle.
	3. Machine overloaded or	
	dishes nested in each other.	3. Re-rack and/or take out
	4. Heating element not working.	part of the load.
		4. Element needs replacing call for service.

Dishes not cleaned	1.	Wrong detergent.	1.	Check manufacture's
				Recommendations.
	2.	Improper loading.	2.	Re-rack the load.
	3.	Dishes not pre-cleaned	3.	Pre-clean dishes as
		properly.		prescribed by manufacturer
			4.	Adjust hot water thermostat
	4.	Low water temperature.		to higher setting.
			5.	Clean strainer.
			6.	Clean/check dispenser latch.
	5.	Clogged fill valve strainer		
	6.	Detergent dispenser won't		
		open		
	7.	Machine controls improperly	7.	Reset machine to proper
		set		setting.
Failure to operate or failure of	1.	Power cord not plugged in.	1.	Ensure power cord is
water to enter machine		1 66		securely plugged in.
	2.	Door lid not fully	2.	Ensure door/lid is properly
		closed/latched		secured.
	3.	Fuse blown/circuit breaker	3.	Replace fuse/reset circuit
		tripped.		breaker, if repeatedly
				happens call for service.
	4.	Push buttons not fully in, or	4.	Reset properly.
		control dial at wrong setting.		
	5.	If portable, water may not be	5.	Ensure that water is turned
		turned on.		on.

## OIL AND GAS FURNACE HEATING PROBLEMS

PROBLEM	PROBABLE CAUSE	POSSIBLE SOLUTION
Furnace not operating	1. Thermostat not properly set.	1. Move highest setting (wait a
		few minutes 5-10, to see if
		furnace comes on).
	2. Emergency switch turned	2. Turn switch on, (if emergency
	to off position.	switch trips again call for
		service).
	3. Blown fuse/tripped circuit	3. Replace fuse/reset circuit
	Breaker.	breaker. if occurs again call for
		service.
	4. No fuel	3. Check fuel level and
		Obtain if necessary.
	5. Furnace reset button	5. Push in furnace reset button (if
	Thrown.	disengages again call for
		service).
	6. Pilot light off (gas only)	6. Re-light pilot.
Smell of gas	1. Pilot light out with pilot	3. (a) Turn off pilot light
	Light still turned on.	valve.
		(b) Open all windows for
		approximately one
		hour.
		(c) Follow instructions in
		your owner's manual for
		re-lighting the pilot
		(ONLY after the house has been aired for not
		less than one hour)
		(d) After smell of gas has
		cleared and with
		windows open.
	2. Gas leaking with no pilot	2. (a) Turn off pilot light first.
	Light or pilot turned off	(b) IMMEDIATELY open
		all windows and doors.
		(c) Leave the house.
		(d) Call for service.
		Stay clear of the house
		until serviceman
		arrives.

## **ABBREVIATIONS**

CO Commanding Officer

XO Executive Officer

NAV Command Information Center Officer

OPS Operations Officer

CICO Command Information Center Officer

COMMO Communications Officer

EWO Electronics Warfare Officer

1<sup>ST</sup> LT First Lieutenant (Division Officer for Deck Department)

CSO Combat Systems Officer

WEPS Weapons Officer

EMO Electronics Material Officer

FCO Fire Control Officer

ASWO Anti-Submarine Warfare Officer

GUNS Gunnery Officer

STO System Test Officer

ENG/CHENG Chief Engineer

MPA Main Propulsion Officer

MPDO Main Propulsion Division Officer

DCA Damage Control Officer

ELECTRO Electrical Division Officer

AUXO Auxiliaries Officer

SUPPO Supply Officer

DISBO Disbursing Officer

DOC Senior Medical Independent Duty Corpsman

3M Maintenance, Material and Management

SIGS Signals

BOSN Boatswain's Mate

CSMM Combat System Maintenance Manager

VLS Vertical Launch System

U/W Underway

IPT Inport

UNREP Underway Replenishment

TYT Type Training (normally underway)

RTP Return to port

PDB Professional development board

CMTQ Cruise missile tactical qualification

SOAR/REWS Operating areas off the coast (underway)

UMI Underway material inspection

UPK Upkeep (normally inport, however it can be underway)

RHIB Rigid hull inflatable boat

IMAV Maintenance period (normally inport)

PRT Physical readiness test

ITT Integrated training team

TLO Training liaison officer

BSP Brief stop for personnel

FEP Final evaluation period

FIREX Gun shooting (underway)

PVST Port visit (inport duty section only)

DLQ Helo operations (underway)

## IMPORTANT TELEPHONE NUMBERS (All numbers are 619 area code unless noted)

BELLEAU WOOD Ombudsmen Careline	(619) 699-8469		
EMERGENCY	911		
HOT LINES			
Poison Control Center	543-6000		
	800-876-4766		
Battered Women (Casa de Paz Shelter)	234-3164		
Child Abuse Hot Line	(858) 560-2191		
Crisis Team (County Mental Health)	557-0500		
Naval Hospital (Emergency)	532-8275		
Naval Shore Patrol	556-1860		
Poison Information Center	543-6000		
Red Cross (All Branches)	291-2620		
	800-660-4272		
Sexual Assault (Center for Community Solutions)			
Information	272-5777		
Crisis Line	272-1767		
Hotline	(888) 272-1767		
Shelter	267-8023		
Staff Duty Officer/OOD (NavSta)	556-1246		
POLICE			
San Diego Police	531-2000		
California Highway Patrol	220-5492		
San Diego County Sheriff	(858) 565-5200		
TROUBLED FAMILIES			
Adult Abuse	495-5660		
Area Agency on Aging	495-5885		
Battered Women Services	234-3164		
Family Stress Counseling Service	691-1331		
Family Advocacy Program (Spouse Abuse, Child Abuse)	556-8809		
Project OZ (Counseling and Shelter for Runaway Youth)	270-8213		
Social Advocates for Youth (SAY)	565-4148		
The Bridge (home for Runaways)	521-3939		
ALCOHOL AND DRUG ABUSE			
Al-Anon Alateen	296-2666		
Alcoholics Anonymous	265-8762		
Alcohol Rehabilitation Center (ARC)	(858) 537-4480		
Detoxification/Inebriation Center	232-9343		
NarAnon Family Group	492-8720		

Narcotics Anonymous Substance Abuse Rehabilitation Department Centralized Scheduling Naval Station COMMISSARY AND EXCHANGE	584-1010 553-0084 556-7633
Commissary Stores	
Imperial Beach	437-9475
MCAS Miramar	(858) 537-4516
Naval Station	556-7199
North Island Naval Air Station	545-6560
Exchanges	
NAS Imperial Beach	424-2900
MCAS Miramar	(858) 695-7400
Naval Amphibious Base	522-7400
Naval Station	544-2100
North Island Naval Air Station	522-7215
Recruit Depot	297-2500
Navy Exchange Convenience Stores	
MCAS Miramar	(858) 695-7312
NAS North Island Touch & Go	522-7277
Bayview Navy Housing Area	470-4089
Cabrillo Navy Housing Area	278-2760
Murphy Canyon Navy Housing Area	627-4070
FAMILY ASSISTANCE	
Allotment Finance Center	800-346-3374
Chaplain – NavSta	556-1921
Chaplain - North Island	545-8213
Child Care Center – NavSta	556-7466
Child Care Resource/Referral	556-8491
Command Chaplain Assistance Team	556-8478
CREDO	532-1437
Employment Assistance Program	556-9866
Housing (Referrals & Assignments)	556-8443 556-8612
Legal Assistance Military Parish Visitors	792-2205
Navy Campus	556-4922
Navy Family Child Care	556-7391
Red Cross – NavSta	556-7404
Navy/Marine Corns Relief Society	556-8283
Personal Property (Household Goods)	556-6683

Relocation Assistance	556-7404	
Retired Activities Office	556-7404	
Retirement Pay Assistance	800-321-1080	
Transition Assistance Program	556-9866	
COMMUNITY ASSISTANCE		
Armed Services YMCA (Downtown)	232-1133	
Base Information	556-1011	
Food Stamp Information	557-0422	
Home Care Assistance	296-1800	
Infoline (United Way)	230-0997	
Lawyer Referral Services	231-8585	
Legal Aid Society	262-0896	
Moral, Welfare, & Recreation (NavSta)	556-7498	
Public Welfare (General Information)	557-0422	
Regional Occupation Program (ROP) [Job Training]	292-3767	
San Diego College Vocational Education	584-6500	
United Pan-Asian Community	232-6454	
United Services Organization (USO)	235-6503	
VA Medical Center	552-8585	
Veterans Administration	800-827-1000	
Victim Witness Assistance Program	531-4041	
YMCA	232-7451	
YMCA	239-0355	
FAMILY SERVICE CENTERS		
Marine Corps Recruit Depot	524-5728	
MCAS Miramar	(858) 537-4099	
Naval Station	556-7404	
North Island Naval Air Station	545-6071	
Submarine Base	553-7505	
Camp Pendleton	725-5361	
CONSUMER PROBLEMS		
Better Business Bureau	(858) 496-2131	
Neighborhood House Association	263-7761	
E-MAIL NUMBERS/WEB SITES		
m	1 1 10'	
Tony Derbyshire	derby- 1@ix~netcom.com	
TriCare Web Site	www.reg9~med~navy.mil	
SHIP INFORMATION		
Ships beginning with A-F	556-3121	

Ships beginning with G-O		556-3122
Ships beginning with P-Y		556-3123
Additional Information (7 am - 11 pm)	556-3132	

### OMBUDSMAN'S WORK CENTER

OMBUDSMAN'S WORK CENTER		
To make appointments for using the Work Center's free e-mail, call	556-8478	
CHILD CARE		
Retarded Children, San Diego Association	574-7575	
Big Brothers of San Diego	(858) 485-6964	
Big Sisters League	297-1172	
Child Protection Service	(858) 694-5191	
Child Care Resource & Referral (CCRR)	556-8491	
Navy Family Child Care	556-7391	
YOUTH RECREATION CENTERS		
Cabrillo Rec. Center	279-5051	
Chesterton Rec. Center	277-0102	
Gateway Rec. Center	224-1301	
Hartman Rec. Center	273-3291	
Murphy Canyon Youth Center	556-6165 556-6167	
Youth Sports	330-0107	
CLUBS AND LOUNGES		
Anchors and Spurs (All Hands)	556-7050	
Chief's Lounge	556-7052	
Bowling Center Café & Lounge	556-9083	
Club Metro (Enlisted)	556-1915	
Main Brace Sub Station  Marinery Officer's Club	556-3113	
Mariners Officer's Club Sundowners Coffee Club	556-7948 556-6579	
HEALTH AND WELFARE	330-0379	
The Pathfinders	239-7370	
Crossroads Foundation	296-1151	
National Council on Alcoholism	(858) 696-7101	
Community Mental Health Service Epilepsy Society - San Diego County	236-2561	
Children's Dental Health Clinic	296-0161 234-8131	
Poison Information Center	543-6000	
Sudden Infant Death	692-8808	
	=======	

Rape Emergency Assistance League	233-3088
NAVY MEDICAL SERVICES	
Naval Hospital OOD	532-6400
Dependent's Assistance Board C-CAT	556-8478
After Hours	556-1246
Dental Clinic	556-8240
Naval hospital (Information)	532-6400
Naval Hospital (Appointment)	532-8335
NAVCARE - Murphy Canyon	(858) 569-6664
NAYCARE - San Diego	(858) 569-1300
NAVCARE - South Bay	
NAVCA.RE - Oceanside/Vista	(760) 941-5507
Dispensary - Miramar	(858) 537-4630
Dispensary - NavSta	556-8114
Dispensary - North Island	545-0467
DEERS Enrollment Center	800-334-4162
Health Benefits (TRICARE/CHAMPUS)	556-8328
Standard	532-8328
Prime	800-242-6788
Dental	800-866-8499
Claims	800-930-2929
NAVY LODGES	
US Reservations	800-628-9466
MCAS Miramar	(858) 695-7291
NAS North Island	435-0191
Naval Station 32nd Street	234-6142
RECREATION (NAVAL STATION MWR)	
MWR Director	556-7029
Gyms	
Field House	556-7443
Fitness Factory I	556-4826
Fitness Factory II	556-8471
The Olde Gym	556-7450
Pools	
Admiral Baker Field	821-0549
Field House Outdoor	556-7446
Indoor	556-2171
Golf	230 21/1
Admiral Baker Course	556-5162

MCAS Miramar Naval Station 32nd Street	(858) 537-4155 556-7502
Leisure Travel	
Main Exchange Bldg. 3187 NavSta	544-1055
Pierside BLDG. 71	556-1091
Theaters	
MCAS Miramar	(858) 537-4143
Naval Station 32nd Street	556-5568
Ticket Offices	
MCAS Miramar	(858) 537-4141
Main Exchange Bldg. 3187 NavSta	556-2173
TIME	853-1212
WEATHER	289-1212
TRANSPORTATION	
AMTRAK	239-9021
Buses (San Diego Transit)	233-3004
International Airport	686-8050
Trolley (Metropolitan Transit System)	231-3004

### **AUTOMOBILE**

PASS AND DECAL

32nd STREET NavSta 556-6128

Hours: Permanent Stickers M-F 5:30-6:00pm

Temporary and One Day Trip Passes M-S 5:30-9:30pm

For a vehicle to be allowed on a military base, it must have a valid Vehicle Pass. To obtain a new sticker you must provide the following: valid Military ID, valid driver's license, valid vehicle registration, proof of insurance and a current smog check (including out of state vehicles)

### CALIFORNIA DEPARTMENT OF MOTOR VEHICLES

(800) 777-0133

Chula Vista

El Cajon

Escondido

Poway

San Diego (Clairemont)

San Diego

San Ysidro

Spring Valley

### NAVY TOLL-FREE PHONE LIBRARY

Would you like to know the ins and outs of the Tuition Assistance Program, current frocking policy, or the latest Selective Re-enlistment Bonus rates? The answers are just a phone call away on the Navy's "Retention and Information Hotline."

If you live in the US, Puerto Rico or the Virgin Islands, you can call a toll-free number and hear up-to-date information about a wide range of Navy topics. The operator-assisted tape library is available 24 hours a day, seven days a week. There is no need to identify yourself and only you will listen to the tape. Simply dial 1-800-FOR-NAVY (1-800-367-6289)

### **IDENTIFICATION CARDS**

32nd Street, Next to NEX Furniture Store

Phone: 619-556-9248

Hours: Mon, Wed, Th and Fri 7:30-4:00pm

Tuesday 8:00-7:00pm

Military ID cards are required by all dependents ages 10 and over. An ID card allows you access to the base, commissary, exchange, military hospitals and clinics and most general areas on military installations. Ensure that all family members who should have one do and that they are valid through the time of deployment.

### PERSONAL TELEPHONE NUMBERS

It is important that you fill in the blanks on this directory. Having these numbers in case of an emergency can make a big difference for you and your family.

POLICE	911	
AMBULANCE	911	
FIRE DEPARTMENT	911	
RESCUE SQUAD	911	
NEAREST BASE		
OPERATOR		
NEAREST MEDICAL FACILI	ТҮ	
(Naval)		
LANDLORD		
_		
PLUMBER		
_		
ELECTRICIAN		
_		
NEAREST		S.D.G.&
E		
NEAREST		
NEIGHBOR		
NEAREST		
RELATIVE		
NEAREST		RED
CROSS		
	R619-543-6000 or 800-876-4	

AUTO	
MECHANIC	
OMBUDSMAN	Careline 619-699-8469